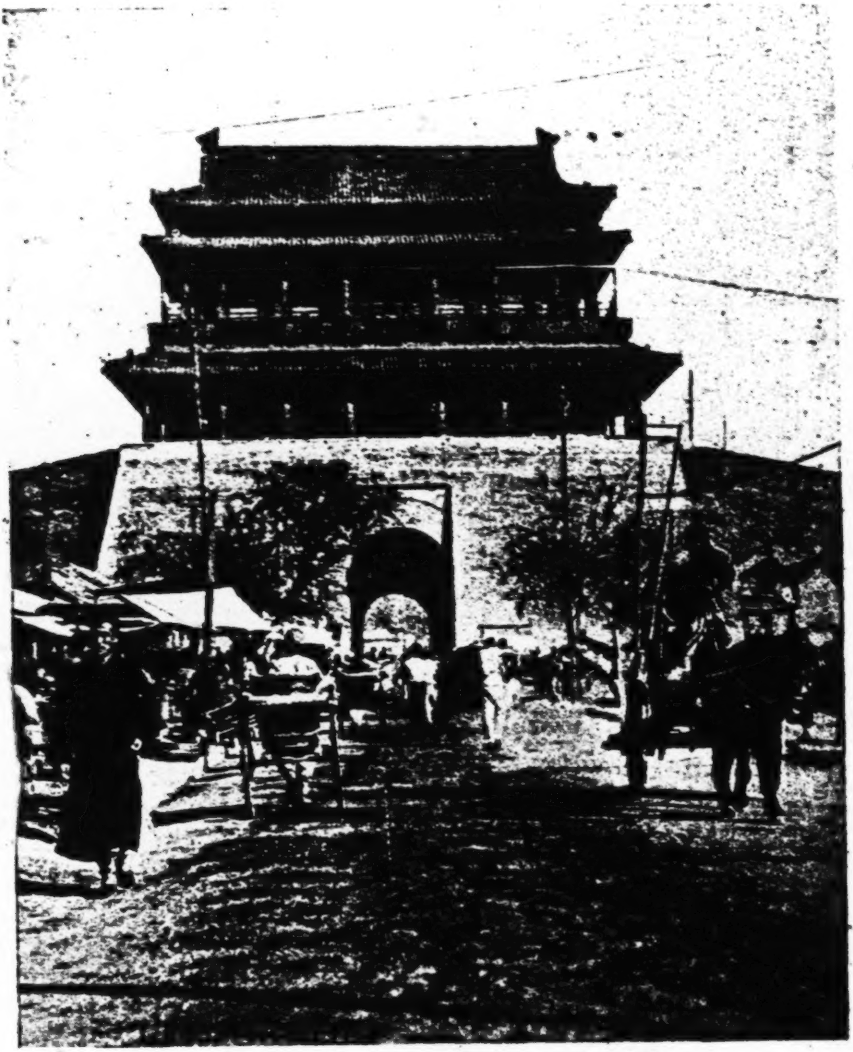

CITY GATE
One of the sixteen gates in the walls of Peiping.

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How Chinese Families Live in Peiping

A Study of the Income and Expenditure of 283 Chinese
Families Receiving from $8 to $550
Silver per Month

BY

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PREFACE

THIS study aims to put another piece into the China section of the puzzle of family income and expenditure around the world. It shows how Chinese families living in one of the large non-industrial cities and representing different economic levels, with incomes ranging from $8 to $550 silver a month, get and spend their incomes. It is based on detailed written accounts kept by 283 families for an entire year. So far as we can discover, it is the first study of this sort to be attempted in China, although another study in which a group of 48 families kept accounts for six months was carried on in Peiping almost simultaneously with ours.

Since the family incomes cover a wide range, it has been possible to show how the income influenced the size of the family group living together, and how the proportions of the budget spent for food, clothing, heat and light, rent, and miscellaneous items changed with a change of income. As the accounts were completely itemized, we have been able to show how expenditure for individual items, especially for the different kinds of food, varied at different income levels; how corn flour and then millet flour dropped out as the family income increased; how wheat flour and rice took their place; how the expenditure for rice exceeded that for wheat flour when the family income was above $200 a month. It has been possible to study the seasonal variation in expenditure for the different food classifications, for fuel and for light. A study of the nutritive and fuel value of the diets of our families has not been attempted.

The material on Chinese weddings and funerals is unique, we believe, in that it gives the actual amounts spent for the services and equipment connected with these occasions. The accounts bring out many of the Chinese wedding and funeral customs. We have endeavored to secure information concerning the meaning of certain of these customs, but it has not been our intention to attempt any complete study or description of wedding and funeral customs. The wedding, funeral and other photographs were taken by the author.

The tables giving detailed figures for the different income groups have been grouped in Appendix II, Pages 315-337. Reference to the tables is advisable, if one would see the budget picture in all its detail, for it is impossible to discuss the figures for all the income groups, and it is not easy to determine the figures for any particular income group from the graphs in the charts. For ease in reading, the amounts included in the text are given to the nearest five cents. The exact figures are shown in the tables.

We do not claim complete accuracy for our figures, since the many families, from whom our information was gathered, varied in their understanding of what we were trying to do. However, the number of items constantly checked insures a relatively complete report. Regular seasonal changes in the consumption of certain commodities and the fact that the figures are generally consistent also point to reasonable completeness and accuracy.

Some questions raised by the study of the budget figures have had to be left unanswered, since, as soon as the field work was completed and the accounts had been transcribed, it was necessary to bring the records from China to the United States. The making of the tables and the study and analysis of the figures have been carried on here. A large part of the manuscript has been sent to China and reviewed by one of the head fieldworkers and other Chinese friends, but it has not been possible to go back to the individual families for the additional information that would give the answers to all the questions raised. 121

The comparison of amounts spent for certain goods, or classes of goods, by families living in various countries is of little significance because of the exchange factor and the differences in price levels. We have found it of interest, however, to compare the proportion of the budget used for the five main expenditure classifications—food, clothing, heat and light, rent, miscellaneous—by Chinese families receiving different amounts of income, with the figures for families belonging to various income levels in other countries. Equal figures do not mean that the families included in the comparison have the same standards of living, or the same plane of living, but they do seem to show that they occupy about the same relative position in the scale of living in their respective countries. If this is true, it is then a simple matter to determine the amount of money needed to secure the same relative position in the scale of different countries. In making such comparisons, however, the time when the various budget studies were made and subsequent changes in price levels must never be forgotten.

It is believed that the material here presented will be of interest and value to economists and sociologists; and that the study makes available Chinese material which will be

121 specially useful to teachers of economics and sociology in China. It is hoped, also, that this study will be helpful to those who, in planning for China's economic development, are concerned for the welfare of the workers. Some budgets show that certain Chinese families can and do live on a low plane. We trust that this fact will not be used as an excuse to force other workers to live on that same low plane.

A study such as this brings vivid realization of some of the problems of living that Chinese families must meet. The figures, as they have painted the picture in increasing detail, have brought to us growing appreciation and respect for these families and the way they meet their problems and make the best of their conditions of life. We have been impressed by the fact that 71 per cent of the families lived within their income.

000 The help and cooperation of a large number of people is needed to carry through this type of study successfully, and we are glad to acknowledge indebtedness to those who have given assistance. We are specially indebted to the families included in this study for their willingness to tell us, day by day, the intimate details of their economic life; to our head field-workers, Mr. Wang Ho-ch'en and Mr. Liang Jen-ho, for their efficiency, enthusiasm and self-sacrificing help, without which this study could not have been made; to Mrs. Betty Roberts Barker, for her efficient handling of office problems, and for seeing the work in Peiping through to its conclusion in spite of "Peking dust" and days of tension when Communist uprisings seemed possible; to Mr. Chang Hung-chün, for his help in interpreting details of Chinese life; to Dr. James H. Ingram, for assistance in finding the proper English translation for the Chinese names of the many items included

in the accounts; to Dr. William B. Pettus, for information concerning burial customs among the Chinese Mohammedans; to the Peiping Young Men's Christian Association, for the use of office space in its building and the enjoyment of its other privileges; to Dr. Arthur Hummel and Mrs. Anne Stoddard, for help with the preparation of the manuscript; and to Dr. Jessica B. Peixotto, who, as teacher, friend and fellow-investigator in the field of family budgets, has done much to stimulate and develop the author's interest in the problems of household economics.

S. D. G.

000 HOW CHINESE FAMILIES LIVE IN PEIPING

[pxviii]

000 "Seven things to worry about when you throw open your door each morning—fuel, rice, oil, salt, soy, vinegar, tea."

—Proverb of the poor in China.

"We talk about Kou-chi Ming-sheng, national welfare and the people's livelihood, but I fear that we only pay lip service to those words and have not really sought to understand them. . . . But if, in this day of scientific knowledge, we will bring the phrase into the realm of scientific discussion and study its social and economic implications, we shall find that it takes on an immeasurable significance."

—Sun Yat-sen.

"Livelihood is the center of government, the center of economics, the center of all historical movements. . . . When we have made a thorough investigation of this central problem, then we can find a way to a solution of the social problem."

—Sun Yat-sen.

[p. xix]

HOW CHINESE FAMILIES LIVE IN PEIPING

I

CHINA's new economic program stresses the need of a better life for the workers, but it has been difficult to discover just how the workers live, and what would constitute a better life for them, since only within recent years has any attempt been made to study the budgets of Chinese families. 114

The studies made before 1926 were based, as a rule, on information secured by interviews and questionnaires. The member of the family who had most to do with its financial affairs was asked to estimate the family income and the expenditure for food, clothing, rent, heat and light, and miscellaneous items during a month, or a longer period of time. The financial transactions of a Chinese working-class family are apt to be accurately remembered by them, since the amount of money handled is so small, and so much care must be exercised in spending. This fact makes it possible to secure reasonably accurate estimates of family income and expenses.

With growing interest in the economic life of the workers, however, need has arisen for the greater accuracy of family budget figures based, not on estimates, but on 511

511 complete written family accounts kept for six months or a year. Many well-to-do households keep such accounts, especially if several branches of the family are living together and contributing to a common treasury. All the contributors are interested in seeing that the money is properly handled, so the family treasurer is required to keep complete and detailed records. Some of these accounts have been secured and studied,[1] but they have not been available in any considerable number. Records of the income and expenditure of workers' families have not been available because the Chinese working classes seldom have enough education to keep accounts. Complete accounts, therefore, could be secured only if families could be found who would be willing to report their income and expenditures, day by day, for a period of several months, and if a method could be devised whereby outside help might be used to record the daily transactions for those families in which no one was able to write.

124 This is the report of such a study. Using personal contacts, beginning first with the friends of our field-workers, then working with friends of their friends, we gradually built up a group of Chinese families living in Peiping who were willing to tell what money they received and how they spent it. The first of these families were secured in June, 1926, and they began keeping accounts on July first. Others were added as they could be persuaded to join the group. Our first goal was 100 families, most of them belonging to the artisan or unskilled groups, and having incomes of $30 a month or less. We wished to include some families with larger incomes also, in order

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[1] No. 16, Bibliography. (All numbers in the footnotes refer to the titles in the Bibliography given in Appendix III.)

that their budgets might be compared with those of the 124 poorer families to show how family expenditure is affected by difference in income.

An unexpected response from the Chinese families made it possible to enlarge the study until, on December first, the lists included 313 families. Each of the two head field-workers secured and supervised virtually one-half of the families included in the study. The problem of keeping the accounts was solved by having writers call every day, or every other day, on those who could not read and write. These writers recorded the daily receipts and expenses of the household. Some 60 families wrote their own accounts under the supervision of the head field-workers.

The months from July through November, while the list of families was being built up, were used as a time of experiment to bring out difficulties, to train workers, correct forms and revise methods of work. On December first the lists were considered complete, and no new families were added after that time. The study was continued for a full year, ending November 30, 1927. Some of the families grew tired of giving a daily report to the writers and withdrew before the year was finished, some moved away from Peiping, some households were broken by death, some accounts were incomplete and others were evidently inaccurate. Omitting all these, accounts sufficiently complete for use were secured from 283 families. The incomes ranged from $8 to $550 a month, silver.[2] 124 One hundred and thirty-five families, 48 per cent of those 434 included in the study, had incomes of less than $30 a

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[2] Amounts are given in Chinese silver dollars. Average gold-silver exchange rate for 1927: $2.24 silver = $1.00 gold; 1931 average: $4.54 silver = $1.00 gold.

124 month; 110 families, 39 per cent of those studied, re-
434 ceived between $30 and $100 a month; and 38 families, 13 per cent, had incomes of $100 or more a month.

434 In order to determine how increased income influenced
511 family expenditure, the families were divided into 19
125 income groups. Below $40 a month, the range for each group was $5 a month—from $5 to $9.99, from $10 to $14.99. Between $40 and $100, the range was $10 a month; and between $100 and $200, it was $25 a month. The families with incomes between $200 and $300 a month were grouped together, and those receiving over $300 a month. The small-range income groups have been used for the low-income families in order to show the change in expenditure which is the result of a few dollars difference in income, and to allow for the large proportional change made by that difference. An extra $5 a month means an increase of 50 per cent for a family ordinarily receiving $10 a month, and a 15 per cent increase for a family receiving $35 a month. Larger range groups have been both necessary and advisable for the higher income families. Between $10 and $60 a month, the income groups had from 16 to 60 families each. The other groups were smaller, with 3 to 12 families in each. The number in each group is given in Table 2. It is recognized that 19 income groups is a large number, and that in some groups there are only a few families; but, because of the general distribution of the families and the results secured, it has seemed better not to reduce the number of groups.

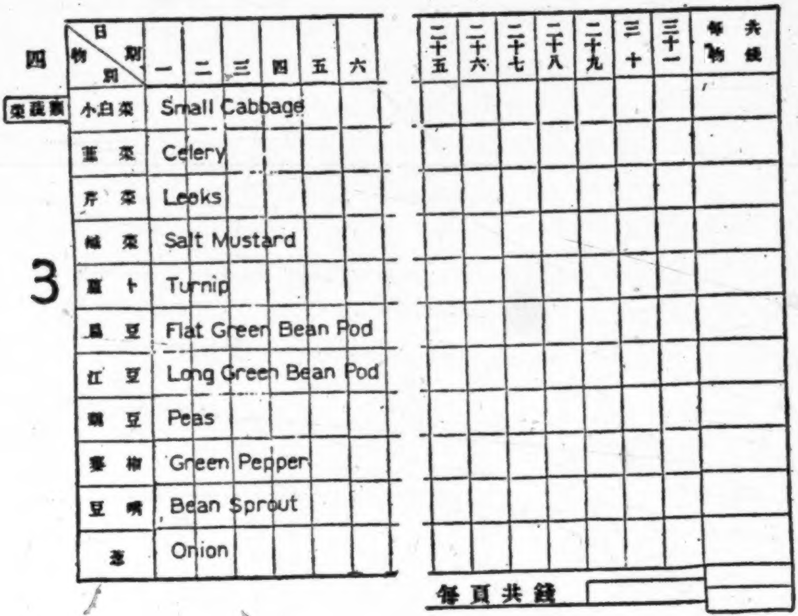
124 As the families included in our study lived in different parts of the city, represented a wide variety of occupations, and, so far as we could determine, were a reason-

ably average sample, the number in the different income 124 groups seems to be sufficiently large to give a complete picture of the average expenditure of the families in the lower income groups; and, in the higher income groups, to provide sufficient data to show clearly how a change in family income affects the size of the family and the distribution of its expenditure.

In return for the keeping of their accounts, the families 123 with small incomes were paid a dollar a month. Where the income was larger, presents given at Chinese New Year and the Spring and Autumn Festivals, the fifth of the Fifth Moon and the fifteenth of the Eighth Moon, seemed a better way of recognizing the help which had been given. A basket of fruit, cakes and tea was the usual gift, some of these costing $2 and others $3, the more expensive being given to the families with the larger incomes. The dollar a month given to the poorer families was entered on the family accounts since it was part of their money income, but the presents of fruit, tea and cake were not included. These gifts may have reduced slightly the household expenditure; but, for the most part, they were not the type of food the families would buy if they were to choose how the money should be spent. A few families reported some other small gifts of food, but no attempt was made to estimate the value of these gifts, and they too were omitted from the accounts.

An account-book of some twenty pages, similar to the 125 one shown in Figure 1, was given to each family every month. These provided space for recording the daily receipts from different sources, and the daily expenditure for each of the many items bought by the family.

125 Monthly totals for each of the principal foods, for fuel, light and water, for the different educational and religious items, were transcribed for each family, in order to make possible a study of the seasonal and annual expenditure for the individual items. The different expenditure items were also grouped in 23 classifications, and the monthly totals of these were transcribed on sheets similar to those in Figure 2. Seven of the 23 expenditure classifications were for different kinds of food, such as grain, flour, meat, vegetables; 13 were for the kinds of expenditure ordinarily grouped under the heading "Miscellaneous," as education, communication, health, service, religion. The income items were grouped under eight headings.



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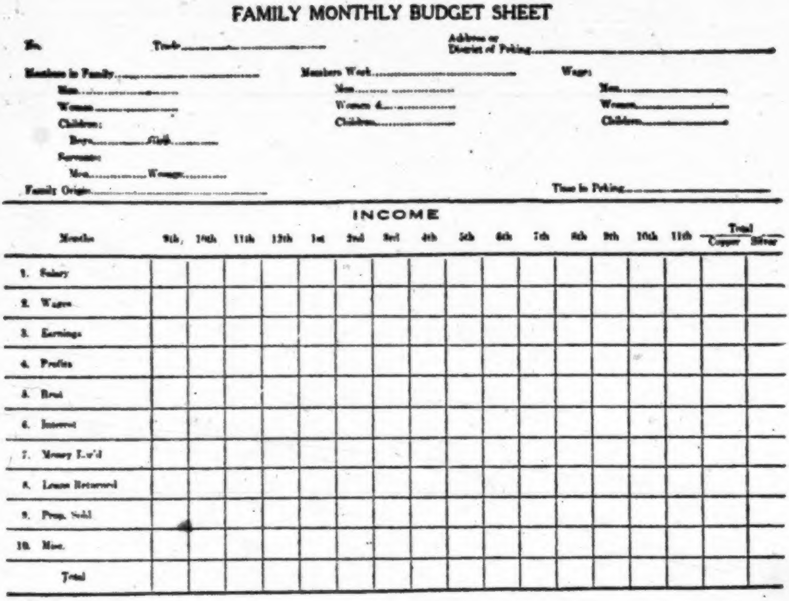
3

日期 物別		一	二	三	四	五	六	二十五	二十六	二十七	二十八	二十九	三十	三十一	每物共錢
小白菜	Small Cabbage														
韭菜	Celery														
芹菜	Leeks														
鹹菜	Salt Mustard														
蘿卜	Turnip														
扁豆	Flat Green Bean Pod														
豇豆	Long Green Bean Pod														
豌豆	Peas														
秦椒	Green Pepper														
豆嘴	Bean Sprout														
葱	Onion														

每頁共錢

FIGURE 1—Page from Twenty-Page Book Used for Recording Daily Expenditure.

The monthly figures were totaled for the first and second halves of the year, as well as for the entire year. A comparison of the figures for the first and second six months, and for the two groups of families supervised by the two field-workers, brought out no significant differences. Consequently the annual figures for all the families have been used throughout the study. The transcripts of the monthly totals for the different income and expense classifications were all checked for errors. The additions of the day-by-day entries for the individual items were not all verified, but were checked often enough to secure accuracy.



FAMILY MONTHLY BUDGET SHEET

No. Trade........ Address or District of Peking........

Members in Family........ Members Work........ Wages:

Men........ Men........ Men........

Women........ Women........ Women........

Children: Children........ Children........

Boys........Girls........

Servants:

Men........Women........

Family Origin........ Time in Peking........

INCOME

Months	9th	10th	11th	12th	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	Total Copper	Total Silver
1. Salary																	
2. Wages																	
3. Earnings																	
4. Profits																	
5. Rent																	
6. Interest																	
7. Money Lo'd																	
8. Loans Returned																	
9. Prop. Sold																	
10. Misc.																	
Total																	

FIGURE 2—Sheet for Monthly and Annual Totals. (Similar Sheet Used for Twenty-Two Expense Classifications.)

Some income and expense items were reported in copper

125 coins, some in silver, and some in both silver and copper. The copper items have been converted into silver at the average of the daily exchange rates for the particular month in which the expenditure was reported, the silver equivalent being figured to the nearest cent. The monthly averages varied from 369 coppers per dollar in December 1926, to 392 in August 1927. In November 1927, the average rate was 372. For the year, the average was 382 coppers per dollar. The minimum daily rate was 368, quoted on December first to fourth, and again on December twenty-first and twenty-second. The maximum was 396, the rate for August ninth to twelfth. The complete monthly averages are given in the Table on page 14. Ten years before, in 1917, the monthly average went as low as 120, and the annual average was only 123.5 coppers to the dollar. Since then there has been an almost continuous increase in the rate. It went above 200 at the end of 1923, over 250 in the autumn of 1924, over 300 at the end of 1925, and over 400 in 1928.

It was recognized that it was well-nigh impossible to get an absolutely complete and accurate report from even the most cooperative family, either because some items were forgotten, or because some were of such a nature that the family did not wish them to appear in the record. An effort was made, therefore, to get the families to report the amount of money on hand at the beginning and end of each month, but it was impossible to persuade them to cooperate to that extent.

The accounts were all discussed with the respective families when the figures were completed for the first half year, and again at the end of the study. This brought out a number of additions, some expenditure for clothing, numerous amounts given to relatives, sums borrowed from family or friends. In one case, a family admitted that they had spent $25 for opium; others added gambling income and losses. One family reported that they had received $5 when they gave away a son whom they could not support. In several instances, it was possible to add to the account even the approximate amounts spent on prostitutes.

Since it was possible to secure reports on such intimate details from many of the families, it is felt that, although there is undoubtedly some unreported income and expenditure, the accounts are relatively complete, especially when they are averaged in groups. And it is believed that the averages for the different groups give a picture of family income and expenditure at different levels that is well within the fluctuations present in the various groups, due to differences in the size and make-up of the families, to differences in their needs and tastes, and to differences in their methods of expenditure.

A further check on the accuracy of the figures was made by a special study of the monthly expenditure for kerosene reported by the $10, the $15 and the $20 groups. This was a completely impersonal item. Families in those groups all used kerosene and all bought it in small quantities day by day. The average month-by-month consumption follows closely the expected seasonal variation, high in December, 131 per cent of the monthly average, and low in July, 70 per cent of the monthly average. (Figure 21.) Inasmuch as the expenditure for this item approximates a normal seasonal change, the report of the expenditure seems to be complete and accurate. If this is true of kerosene, there is good reason to believe that we have

125 been able to secure a relatively complete and accurate report on other items, especially the impersonal ones included under food, heat, clothing and rent.

In order to offset some, at least, of the possible omissions, the accounts have been balanced by adding a "surplus" item to the expense side when there was unexpended current income; and "deficit" has been added to the income side when the family spent for current expenses more than their reported income.

Besides the addition of surplus and deficit, the following changes were made in the accounts after they had been transcribed, but before they were totaled, or any percentages were figured. Any reported business expense was deleted from the expenditure side and, if made from current income, was deducted from the reported income. As this is a study of the families' current accounts, when capital income was used for a capital expense, the amounts have been omitted from the totals. If rent did not appear on the expense side of the account—that is, if a family owned their home, lived in a house given them rent-free, or made enough profit from subletting rooms at an advanced rent to give them their quarters partly, or entirely, rent-free—the rent value of the property occupied rent-free has been added to both sides of the account. In this way, it has been possible to give rent its proper weight in the family expenses and secure the complete figures for other housing items.

128 Some people have questioned the making of a budget
436 study in Peiping in 1926 on the basis that times were
abnormal, that there was revolution and civil war in
China, and that there had been fighting around the city in
the spring of 1926 when Feng Yu-hsiang had been driven

out of the city by Chang Tso-lin. However, the city was 128
at peace during the entire time of the study; and while 435
many foreigners, fearing a possible Communist uprising, hurriedly left during the spring of 1927, the ordinary Chinese family was not seriously affected by the tension of those days. Furthermore, a previous study showed that prices in Peiping were little influenced by political events unless communications were interrupted, and that they quickly returned to normal as soon as the roads were opened.[3] The price level had been rising, until in 1927 the prices of pork and mutton were 57 and 87 per cent higher than the 1924 averages, and the 1924-1927 increase for salt was 66 per cent, oils 35 per cent, coalballs 38 per cent, flours between 15 and 20 per cent, but, during the time the field-work of this study was being carried on, prices remained relatively stable. The combined index number for food, clothing and fuel ranged from 97.8 to 102.5 with the high point in December and the low point in October.[4]

One special reason for making the study in 1926 was 121
that it was evident a change of some sort was coming in 178
China, both in the political and the economic fields. Trade-unions were being organized in many cities and were increasing wages, prices had been going up, and there were many groups opposed to the Peiching (Peking) government. A study of family budgets made at that time would anticipate the coming change, would give a picture of conditions in a large non-industrial city before the change should take place, and would provide a point of departure for measuring the changes and development of the new régime. Less than a year after the field-work

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[3] No. 18, Bibliography.

[4] Nos. 11 and 18.

121 was completed, the Nationalist forces captured Peking,
178 changed its name to Peiping, and moved the capital to Nanking.

Definition of Terms

162 *Age* refers to age figured according to the Chinese system. An infant is considered to be one year old when born and two years old on the next New Year's day. The usual method of figuring the equivalent age according to the Western system is to deduct one year from the Chinese age. As the Chinese ages have been used, the limits of the five-year age groups have been set as 1 to 5, 6 to 10, rather than, under 5, 5 to 9, et cetera, the usual limits when ages are figured to the latest birthday.

434
511 *Budget* refers to actual income and expenditure rather than to any plan of family finance. Family budget and family account are used synonymously.

Business Expense refers to items spent in connection with the business by which the family earns its living, such as ricksha rent, ricksha taxes, push-cart rent, business supplies, wages of workers doing other than domestic work. If entered in the family accounts, these items have been omitted from the expense side and have been deducted from the reported current income.

Capital Expenditure is money spent for a capital item, loaned to others, used to reduce accounts payable, invested with a savings society, deposited in a store or bank. If paid out of capital income, it has been omitted from the account, as it would then represent a reinvestment of capital funds rather than the expenditure of part of the family's current account.

Capital Income is money received from capital sources, the sale of property, borrowing, the reduction of accounts receivable, savings. Even though it represents money received, capital income has been omitted from the account unless it was used to meet current expenses.

804 A *Catty* is a Chinese unit of weight. It varies somewhat, depending upon the particular kind of catty used, but ordinarily it is taken as equivalent to 1.33 pounds.

Coalballs, the most generally used fuel in Peiping, are a mixture of coal dust and yellow earth. When wet, this mixture is cut into small cubes some two inches on a side. These are rolled into balls in a large flat basket, and then dried. 372

The *Cost Consumption Unit* is used to measure the requirements of members of a family in terms of those of an adult male. It allows for the differences in consumption due to differences in age and sex, and also the number of persons in the family in the different age and sex groups. Scales for food, clothing, rent, house furnishings, based on a study of American family budgets, have been worked out by the United States Department of Agriculture, but only the food scale has been used in this study. Not enough information has been collected to make it possible to determine how well any of the scales fit Chinese conditions. In using the food scale it has been necessary to assume that, at present, it is the best one available. The scale of units for food expenditure is given in the following table. When figuring the number of units in the Chinese families we have increased the limits of the age groups one year to allow for the difference between the Chinese and Western methods of figuring age. 431

COST CONSUMPTION UNITS FOR REDUCING FOOD EXPENDITURES TO TERMS OF AN ADULT MALE[5]

	First individual in age and sex group	Each additional individual in age and sex group
MALE		
19 and over	1.0	0.9
15 to 18 inclusive	.8	.7
FEMALE		
19 and over	.9	.8
15 to 18 inclusive	.7	.6
MALE OR FEMALE		
12 to 14 inclusive	.6	.5
6 to 11 inclusive	.4	.3
5 or less	.3	.2

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[5] No. 45.

436 The *Currency* in which income, expenditure and prices are given is Chinese silver dollars. Many items were paid for in copper coins and were so entered on the accounts. These have been converted to silver at the average silver-copper exchange rate for the month. Daily quotations secured from the newspapers and from exchange shops were used in figuring the monthly averages. The value of the Chinese dollar in terms of gold fluctuates constantly. The average rate for the year of this study was $1 gold=$2.25 silver.[6] In 1931, the rate was ordinarily more than 4 to 1, and for a short time even 5 to 1.

MONTHLY AVERAGE, SILVER-COPPER EXCHANGE RATE. RATE=COPPERS PER DOLLAR. ONE COPPER=10 CASH

1926, December	369
1927, January	376
“ February	377
“ March	384
“ April	384
“ May	384
“ June	391
1927, July	391
“ August	392
“ September	388
“ October	376
“ November	372
Average	382

434 *Current Expenditure* is the amount spent for food, clothing,
511 rent, heat, light and water, miscellaneous.

Current Income is the amount received from wages, rent, interest, miscellaneous.

Deficit appears on an account when the reported income, both current and capital, was not sufficient to meet the reported current expenditure. Under the heading "Deficit," enough has been added to the income side to balance the account. It has been treated as part of the family's capital income.

592 A *Family* is any two or more persons living together, but only two "families" failed to include two or more people akin to each other. The number in the family includes servants, children away at school, and any members of the immediate family whose work required that they live elsewhere in Peiping, such as boys serving their apprenticeships, men living where they worked. A husband, son, or other relative living in another city was not

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[6] No. 9.

counted as a member of the family, even though regularly contributing to its support. In figuring the number of cost consumption units in a family, proper allowance has been made for the absence of any of those counted as members of the family. 592

The *Graphs,* except on the charts giving monthly expenditure, show the general trend rather than the figures for the individual income groups. The curves have been drawn first through the points given by a three-point moving average, have been extended to the $5 and $300 group amounts, and then have been smoothed. Monthly expenditure graphs are unsmoothed. Proper allowance has been made in the charts for the differences in the range of the income groups. 128

Hopei is the present name of the province in which Peiping is located. Prior to 1928 it was known as Chihli Province.

An *Income Group* includes all the families whose incomes lie between certain limits. The families have been grouped on the basis of their average monthly income, rather than their annual income. Differences of $5 and $10 a month have been used, rather than $50 and $100 a year.

Month refers to the Western calendar month, except when ordinal numbers are used, as First Month, Second Month. The latter refer to the months of the Chinese lunar calendar.

Peiping, North Peace, is the present name given to the city formerly called by the Chinese, Peiching, North Capital, and by the foreigners, Peking. The name was changed in 1928. Although the old names were still in use when this study was made, the new name has been adopted for this report.

The *Percentages* given in the tables ordinarily are the averages of the percentages of the individual families in each income group. They differ somewhat from those figured on the basis of the average amount received or spent by all the families in the income group, but the difference is not large.

A *Picul* is 100 catties, 133 pounds.

The *Prices* of commodities have been secured from the *Chinese Economic Journal,*[7] from *Livelihood in Peking*[8] and by personal visits to the stores. 435

[7] No. 11.

[8] No. 39.

427 *Rent Value* is the amount the families occupying property rent-free have estimated they would have to pay, if they rented the property. Because the omission of rent from a considerable proportion of the accounts would greatly change the figures for the different income groups, it has seemed best to add this rent value to both the income and expense sides of the accounts in cases where families owned their homes, were allowed to live in houses rent-free, or made enough by subletting rooms at an advanced rent to give them their own quarters partly, or entirely, rent-free.

434 *Surplus* is the amount added to the expense side to balance the account when the reported expenditure for both current and capital items was less than the current income. In some instances, this surplus possibly represents some unreported expenditure. The rest would be unexpended savings.

Wages is the amount received from all forms of personal activity. It includes wages, salary, commissions, profit from business such as peddling, story-telling, fortune-telling, making and selling hair ornaments, paper flowers, medicine, pens.

II

SOCIAL DATA

Distribution in the City

In securing the families for this study, an effort was 124 made to represent all parts of the city of Peiping. In the group finally selected, there were 151 families living in the North City, 102 in the South City, and 30 outside the city walls. Some families were studied in all but two of the 20 police districts inside the city walls, and outside of five of the thirteen city gates. The two missing districts were Central No. 2, the west half of the Imperial City, and Outside Right No. 2, part of the business district outside Ch'ienmen. The problem of transportation, and the fact that most of the families had to be visited at least every other day, made it necessary to have most of them in several main centers. The largest numbers were 57 families in one center, and 25 in another, in police district Inside Left No. 1, the southeast corner of the North City; 63 families in Outside Left No. 5, just north of the Temple of Heaven; 26 in Inside Right No. 1, south of the west side of the Imperial City and near the electric light plant; 15 in Inside Right No. 3 near the Drum Tower and the Presbyterian Mission; and 15 outside of Chang I Men, the gate in the middle of the west wall of the South City. There were from two to eight families in the other police districts. (Figure 3.) The Inside

124 districts are in the North, or Tartar City. The Outside districts are now inside the city walls, but are still called "outside," because they are in the South, or Chinese City, which was established in 1524 but was not walled until 1564. The walls of the North City were given their present form and faced with brick in 1435.[1] "Left" is east and "right" is west, the directions as seen by a man facing south, the cardinal point of the Chinese compass.

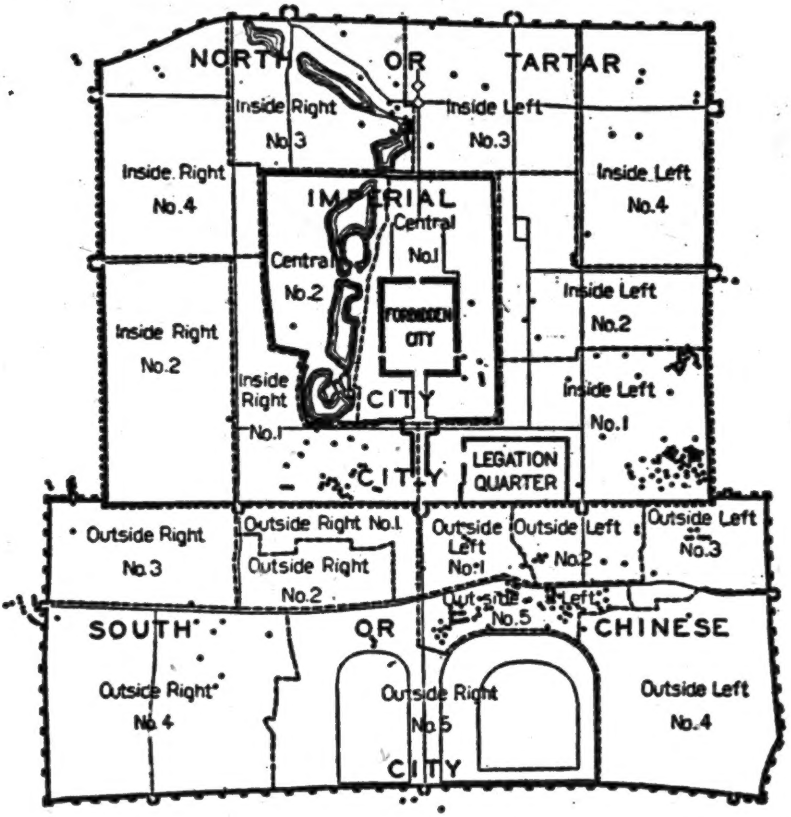
NORTH OR TARTAR
Inside Right No.3
Inside Left No.3
Inside Right No.4
Inside Left No.4
IMPERIAL
Central No.1
Central No.2
FORBIDDEN CITY
Inside Left No.2
Inside Right No.2
Inside Right No.1
CITY
Inside Left No.1
CITY
LEGATION QUARTER
Outside Right No.3
Outside Right No.1
Outside Right No.2
Outside Left No.1
Outside Left No.2
Outside Left No.3
Outside Left No.5
SOUTH OR CHINESE
Outside Right No.4
Outside Right No.5
Outside Left No.4
CITY

Figure 3—Distribution in Peiping of the Families Studied.

The range of income of the families in the different

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[1] No. 17.

The range of income of the families in the different districts shows that the poor and the well-to-do families 124 tend to live relatively near each other. The 38 families 511 with incomes of more than $100 a month were living in 11 different police districts and outside two of the gates. So far as can be determined, the only differences in the accounts that were the direct result of the location of the homes, were lower rents for those living outside the city wall, and no expenditure for water by many of the families outside the gates, since they were able to carry their own water supply from the public well, and were not obliged to buy it from a water-carrier.

RACE AND ORIGIN

There were 256 Chinese, 23 Manchu and four Moham- 563 medan families in the group. It is estimated that the 162 population of the city as a whole is from 72 to 77 per cent Chinese, from 20 to 25 per cent Manchu, and 3 per cent Mohammedan,[2] so there is a relatively small representation of Manchu and Mohammedan families in our group. However, aside from the fact that the Mohammedan families do not eat pork and do not use coffins when burying their dead, the accounts have not shown that race has any noticeable influence on the economic life of these families.

The heads of 60 per cent of the families were born in 167 Peiping; 25 per cent came from Hopei (Chihli), the province in which Peiping is located; another 10 per cent from Shantung. Only 13 families, 5 per cent, came from provinces other than Shantung and Hopei. These came from nine different provinces, as far south as Kwantung,

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[2] No. 17.

167 and as far north as Fengtien in Manchuria, but none of the provinces west of Honan and Kiangsi were represented. A larger group of families would undoubtedly include natives of virtually all the provinces, especially if there were more of the higher income families. Several of the men born in Peiping gave other provinces as the family origin, but also reported that the family had been in Peiping more than a hundred years.

167 434 It is suggestive to note that while the heads of 75 per cent of the families with incomes of less than $25 a month were natives of Peiping, the proportion decreased as the income increased, and was only 32 per cent for families with incomes of more than $100 a month. Ninety-six per cent of the families with incomes of less than $25 a month were natives of Peiping or Hopei province, but this was true of only 64 per cent of those receiving more than $100 a month. (Table 1.) All but two of the 13 families that came from the more distant provinces had incomes of more than $50 a month. Of the 113 non-native families, all but 16 had been in Peiping more than five years, and all but 44 more than ten years.

Size of Family

162 At the beginning of the study there were 1,312 persons in the 283 families. These persons included 46 servants living with 33 families, and also family members living in Peiping whose work made it impossible for them to come home except occasionally, such as policemen, those working as servants for others, boys serving their apprenticeships. Members of the family living outside of Peiping were not counted, even though they contributed to

the support of the family. Married daughters were not 162
included, even if they lived in Peiping, since a married woman is a member of her husband's family, rather than that of her parents.

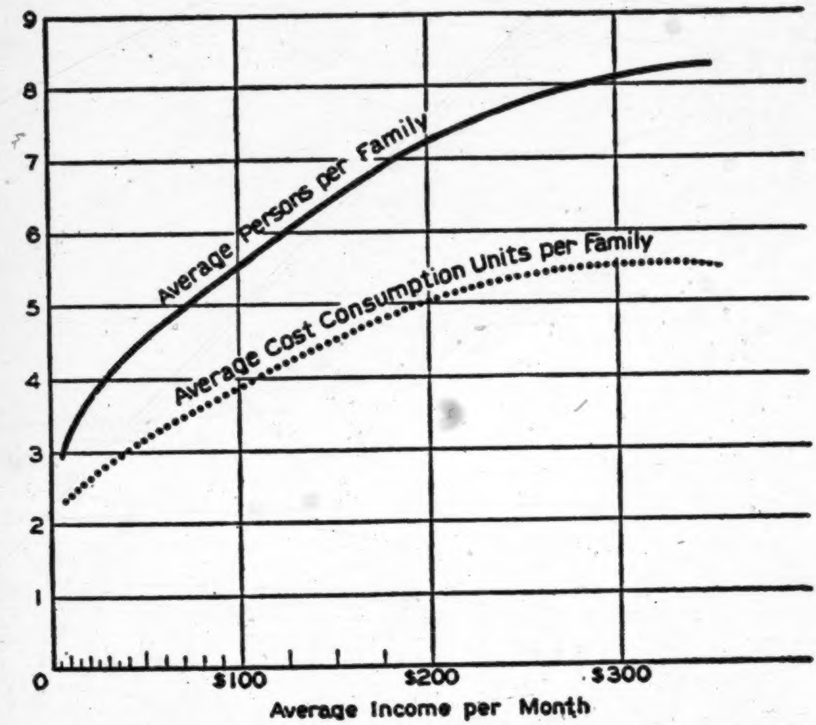

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FIGURE 4—Size of Families: Number of Persons and Cost Consumption Units.

There were 4 persons in the median family and 4.6 162
persons in the average family. In the different income 595
groups the averages ranged from 3 to 8.6, the number generally increasing as the family income increased. (Table 2.) This tendency is graphically shown in Figure 4. Even if servants are omitted, the number in the family still shows a definite though lessened tendency to increase

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595
as the family income increases. The highest average would be 7.8, instead of 8.6 persons per family. This increase in the size of the average family as income increases is generally found in studies of Chinese budgets.

Individual families ranged in size from two to 24 persons. There were four families with more than ten members; and 19 families—7 per cent—with more than seven members. The largest family consisted of 24 persons—a couple, their five sons, four daughters-in-law, nine grandchildren, and four servants. Another family with 15 members included a couple, their six children, the husband's mother, two of the wife's nieces, and four servants. A family with 11 members consisted of a couple, their seven daughters and one son (these ranging in age from four to twenty-one years) and a nephew living in the household and working as a servant without pay. Another family with 12 members consisted of a man forty-seven years of age, his second wife, eight children—four boys and four girls—and two servants. These families all had incomes of more than $125 a month.

There was one family of four persons in the $5 group; one of six in the $10 group; four families with seven members in the $15 group; one with eight in the $20 group; and one with nine in the $25 group. Only two of the 31 families with two members had incomes of more than $60 a month. Only one of the 26 families receiving more than $125 a month had less than four members.

511 Family needs for food, clothing, house equipment and the like vary as the result of differences in the number, age and sex of the persons composing the household. Several scales have been worked out to take account of these differences and give a common unit as a basis for

comparison. Some of these are the per capita unit, the adult equivalent, the adult male equivalent, the ammain, the household-size index. None of them is entirely satisfactory for our study, principally because they have been figured on the basis of living conditions in other countries, and not enough information is available concerning Chinese family needs and budgets to make it possible to determine how accurately these scales fit Chinese conditions. In spite of this difficulty, the food scale of the household-size index, as devised by the United States Department of Agriculture, seems to give the best available basis of comparison.[3] It allows for the differences in the food requirement of persons of different age and sex, and also for the variations in the cost of food that are due to differences in the size of the family. The unit is the requirement of an adult male, and is termed a "cost consumption unit." It is a more satisfactory unit than the family or per capita basis, and it seems to us better than the adult male equivalent that has been used in other Chinese budget studies. The scales for clothing, rent, household furnishings have not been used, nor has the household-size index been calculated.

In figuring the number of cost consumption units per family, allowance has been made, of course, for the time that any members of the family have been away from home, and also for the presence of visitors staying for any length of time. We did not attempt to determine the number of meals occasionally missed by each member of the family, or the number of guests for meals. It has been necessary to assume that these two items were so

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[3] No. 45. For Scale see page 13.

511 nearly equal that they would not make any appreciable difference in the food total for the year.

The number of cost consumption units per family varied from 0.9 to 15. For the different income groups, the averages ranged from 2.3 to 5.8, as shown in Table 2. There is a clear tendency for the number to increase as the family income increased. The number was less than three for most of the groups below $60; between three and four from $60 to $125; and over five only in the two highest groups. From the spread of the graphs in Figure 4, showing the number of persons and the number of cost consumption units per family, it might appear that there was a tendency for the ratio of cost consumption units to persons per family to be smaller in the higher income groups. Such, however, is not the case. The number of cost consumption units tends to be approximately 70 per cent of the number of persons in the family, regardless of the size of the family income. There is some tendency for families in the higher income groups to have a slightly larger proportion of children, but this is offset in figuring the number of cost consumption units, because the servants are counted as part of the family inasmuch as the family furnishes their food. If the servants—virtually all of whom were employed by and living with families with incomes of more than $90 a month—are omitted, the children under sixteen years of age are 35 per cent of the average family in the income groups above $90 a month; and 33 per cent, or less, in all the groups below that amount.

AGE AND SEX

The 1,312 persons included in our study comprised 643 males and 669 females, or 49 per cent males. This proportion of males is slightly lower than the usual family average. 162

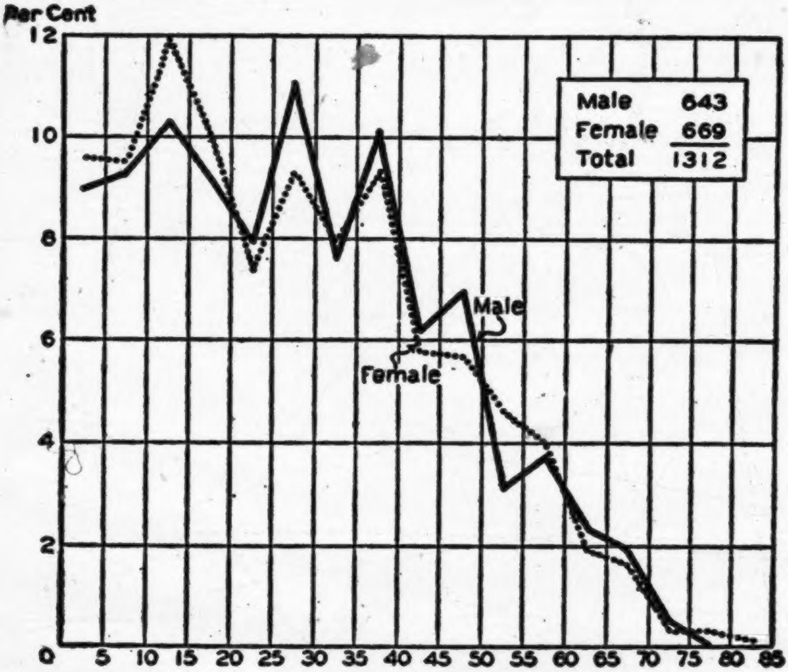

FIGURE 5—Age Distribution: Per Cent of Males and Females in Five-Year Age Groups.

The average age of the group was approximately twenty-eight years, Chinese count. The ages are given according to the Chinese system whereby a baby is one year old when born, and two years old on the next Chinese New Year. On the average, ages given according to Chinese count would be one year less if figured to the latest birthday. The age distribution of the two sex groups is shown in Figure 5 and Table 3.

In some American cities, the average age is approximately twenty-nine years, foreign count, or about two years older than the average age of the group included in our study.

Some of the sharp fluctuations in the graphs, especially those in the lower age groups, probably are due to the relatively small number of persons in the group. The differences between the curves for the males and the females are due chiefly to the fact that a slightly larger proportion of the females were under sixteen and over fifty years of age. The differences are not large, however. The figures are: under sixteen years of age—males 28.6 per cent, females 31 per cent; over fifty years of age—males 11.5 per cent, females 12.8 per cent. There were three women but no men who were over seventy-five years of age. In the United States, 15.7 per cent of the males and 14.9 per cent of the females were fifty years of age, or over. In several of the larger American cities the averages were males 15.3 per cent, females 15.9 per cent.[4]

In our study, the proportion of children under sixteen years of age, 29.8 per cent, is less than the 31.8 per cent of the general population in the United States, but is considerably higher than the 26.6 per cent that is the average proportion of children in several of the larger American cities; and almost one and three-quarters times the 17.2 per cent for all of Peiping.[5] In 88 families, 31 per cent, there were no children under sixteen years of age, but 40 of these 88 families included children who were sixteen, or over. There were 28 couples who had no children, or relatives living with them. Seven of these were employing servants. Evidently there is no connection between the amount of income and the proportion of families with no young children, as there were no children under sixteen years of age in two-thirds of the families in the $5, the $70, and the $175 groups. The largest proportion of families with young children was found in the $20, the $35, and the $80 groups. In these groups, there were children under sixteen years of age in more than 80 per cent of the families.

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[4] U. S. Census, 1920. Boston, Philadelphia, Pittsburgh, St. Louis.

[5] Peiping Census, 1917.

There were four families with no males, and three with no females. In two families—one in the $70, and one in the $100 group—there were two wives. A third man had been living with two wives, but one of them had left him just before the beginning of our study. During the year there were 18 births, 15 deaths, and nine weddings reported. One family adopted a boy, another gave an eight-year-old son to his uncle for adoption. Still another sold a son for $5.

MARITAL CONDITION

Seventy-four per cent of the men and 84 per cent of the women over fifteen years of age were married, or had been married. Seventy per cent of the men and 71 per cent of the women had living spouses, while 13 per cent of the women and 4 per cent of the men had been widowed and had not remarried. There were 309 married couples living together. Three women had husbands who were away from Peiping at the time of our study. One woman was married and living with her husband, but was difficult to classify as she was a secondary wife. There were 57

162 widows and 16 widowers. In one family there were two widows, one a secondary wife. Among the widows there were three sisters-in-law of the men who were heads of the house, three daughters-in-law, one aunt, one stepmother, five mothers-in-law. Under the Chinese family system, it is unusual to find a man's mother-in-law living with his family.

There were 24 families in which there were no married couples. In 29 families, there were two couples; in seven families, there were three couples; in another, four; and in yet another, five. Three generations were represented in 50 families, but in only three of these was there an immediate possibility of four generations. In two of those, the grandparents were less than sixty-five years of age. In the days of the Empire, five generations living under one roof was the mark of a special blessing of Heaven, and was given recognition by the Emperor.

Omitting the servants, for whom we have no data, there were 115 unmarried males and 72 single females over fifteen years of age. This was 16 per cent of the women and 26 per cent of the men over fifteen years of age. Twenty-seven per cent of the women between sixteen and twenty years of age were married, but only 14 per cent of the men. In the twenty-one to twenty-five year groups, 76 per cent of the women were married, but only 26 per cent of the men. Of those between twenty-six and thirty years of age, 26 per cent of the men, and 11 per cent of the women, were single. Over thirty, 5 per cent of the men and 1.4 per cent of the women were single. From these figures it would appear that the popular marriage age was about twenty-one or twenty-two

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for the women, and twenty-six to twenty-eight for the men.

In a study of rural families, we found one group where 70 per cent of the women were older than their husbands. In the city group, there were only 39 cases, one out of eight, where the wife was older than the husband. In 31 of the 39 cases, the difference in age was less than four years, and in no family was it more than six years.

For one-half of all the couples, the difference in age between husband and wife was not more than three years, but there were 17 couples where the difference was ten or more years. Most of these were in the low-income groups, and in all of them the husband was older than the wife. The records do not show how many of the husbands had been married a second time.

It was not possible to get a report of age at marriage. The difference in age between the mother and the oldest child in the family will not always give this information, but the figures will be at least suggestive. For 27 per cent, the difference was less than twenty years. For 32 per cent, it was between twenty-one and twenty-five years. It seems apparent, therefore, that more than one-third of the women were married by the time they were twenty-one. This would seem to show that recently there has been some increase in the age at marriage for women, and probably also for men.

Occupation

There were 340 men and 98 women wage earners, or an average of 1.5 per family. Fourteen boys were serving their apprenticeships. There was more than one wage

162 earner in 106 families, 37 per cent. Seventy-seven families had two wage earners; 19 had three; and ten had four or more persons contributing to the family budget. These ten families all had incomes between $15 and $40 a month. The only family with six wage earners belonged to the $30 group. The father was a vegetable peddler, the two sons ricksha men. The mother and two daughters-in-law wove cloth. Over 10 per cent of the income of this family came from the secret sale of cabbage, which had been taken as "squeeze" from others. The sale was reported to our investigators but not to the owners of the cabbage.

The men were engaged in 55 different occupations, the women in 13. The largest groups for the men were clerks and accountants, 47; ricksha men, 46; peddlers, 25; employees of the electric company, 24; teachers, 21; storekeepers, 17; servants, 13; house owners, 12. One of the storekeepers was selling opium. One-half the peddlers were selling fruit and vegetables. Fifty-eight women were earning small amounts by sewing and washing; nine were making toothbrushes for which they were paid 1 copper apiece; six were nurses; five were teachers. The complete list of occupations represented in this study is given in Table 4. This list, of course, is not exhaustive so far as Peiping as a whole is concerned, nor are the proportions engaged in the different kinds of work necessarily typical.

465 It will be noted from Table 5,[1] which gives the amounts paid the workers employed by the month, that the wages of most of the unskilled and of some of the semi-skilled men began at $12 a month; also that some men sufficiently educated to teach, or to do clerical work, were paid $14 a

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[1] [SEE p. 317. --ANALYST]

month. The highest monthly salary reported was $280 paid to a college professor.

The wages of those employed by the day were: push-cart men, 60 cents; paper-hangers, 60, 70, and 80 cents. The wagon drivers were paid 160 coppers, 42 cents, a day up to June; and then 200 coppers, 51 cents. With tips, their average earnings for the year were approximately 50 cents a day.

During the first half of the year the rates set by the carpenters' and masons' gilds were: skilled men, 70 cents a day; unskilled, 45 cents. In May, these rates were increased to 90 cents and 60 cents.[6] Both the skilled and unskilled rates include a "commission" that is supposed to cover the cost of providing tools, et cetera. It was 10 cents before May, and 15 cents thereafter. Ordinarily this commission is kept by the contractor in charge of a job, but our accounts show that it was paid to the men part of the time. We were not able to discover the factor which determined whether the man or the contractor was to receive the commission. In some cases, the man probably was hired direct by the house owner. In others, it may have been a special arrangement with the contractor.

Some of the carpenters and masons were paid less than the gild rate. They received 220 coppers a day, 58 cents, before May, and 260 coppers, 68 cents, thereafter. The full gild rate without the commission was first 60 and then 75 cents a day. Possibly these men were not full members of the gild. Workers who have "stolen their trade," *i.e.*, not served an apprenticeship of three years, often are paid more than the gild rate for unskilled men, but less than the regular rate for skilled men. One mason

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[6] No. 18.

465 was paid 180 coppers, 49 cents, a day in December; then $16 a month for two months; then 220 coppers, 57 cents, a day for one month. In April his wage was $12 for the month; but beginning in May it was 260 coppers, 68 cents, a day for the rest of the year.

465 494 Porters, push-cart men, and ricksha men usually are paid by the job. Their daily earnings therefore fluctuate widely, depending upon the weather, the amount of work available, the men's success in securing employment. The average income of the porters included in our group varied from 54 cents to $1.90 a day, for the days they worked. The average time lost during the year—that is, the number of days with no reported income—was 70, or six days a month. Three men lost more than 90 days, or three full months. The push-cart men earned an average of 63 cents a day. They lost an average of one day a month. One man paid 30 coppers, 7.5 cents a day, as rent for his cart; another from 30 to 40 coppers, or an average of 9.4 cents a day.

465 434 494 The average income of 32 ricksha men was 56 cents a day. Their individual earnings, for the days they worked, ranged from an average of 37 cents to one of $1.12 a day. This is net income, as the rent paid for their rickshas, or the amount paid for taxes, tires, and supplies if they owned their own vehicles, are business expenses and therefore deducted from the man's gross earnings. One thousand ricksha men, studied in 1924, reported their average net earnings as 38 cents a day.

*The ricksha rents ranged from $2 to $6 a month. The average was $3.10 a month, or approximately 10 cents a day. The amount of the rent is usually determined by the quality of the vehicle and whether it is rented for a

full or a half day. We have been interested to find that 465
most of the men do not pay the same rent throughout the 434
year. Several paid as many as five different rates, and 494
two paid six. One of the latter paid four different rates during one month. They ranged from 20 to 40 coppers. For most of the men, the January rent was different from that for December and February. It was increased for one-half and decreased for the other half. It would be interesting to know if some of the men were preparing for the heavier traffic before Chinese New Year, and attempted to get more business by having better-looking rickshas. When the rent was reduced, some of the men may have kept their regular vehicles, but paid less rent because January is the coldest month of the year, and, except for the days just before New Year's, business is hard to find. Others may have thought they could get their usual amount of business even if they used poorer vehicles, and consequently attempted to save money by paying less rent.

Eleven men, 29 per cent, owned their rickshas. Among the 1,000 ricksha men studied in 1924, we found only 3 per cent owning their vehicles. The ricksha men lost an average of 28 days during the year, or a little more than two days a month. Three men reported some income every day of the year, and more than one-half of the group lost less than one day a month. On the other hand, four men, because of sickness, lost between 90 and 120 days. One-quarter of the group lost more than 60 days each. Many, if not most, of the men find it difficult to pull regularly without some rest days.

The carpenters worked an average of 24 days a month, 335
and the masons 20 days. Because of the seasonal nature

335 of these trades, it seems probable that these were high averages. The wagon drivers lost approximately four days a month.

465 The women doing sewing and washing received an average of 33 cents a day for the days they worked; but one-half of those for whom figures are available worked on the average less than six days a month. There were four women who reported income on more than 200 days. In two families they were the only breadwinners.

462 None of the women in the 23 families with incomes of more than $150 a month were gainfully employed. In only four of the 45 families with incomes between $70 and $150 were there any women working. They were trained nurses and teachers.

RELIGION

162 Four Mohammedan families were included in our group, and 52 families in which there was some Christian influence—where one or more persons were either inquirers or church members. This is a smaller proportion of Mohammedan families, and a much larger proportion of families with Christian influence, than would be true for Peiping as a whole.

511 Account keeping was new to many of the families, and they were willing to do it for us largely because they were friends of the field-work directors, or friends of their friends. Both of the head field-workers were graduates of mission schools, so their acquaintance and that of their friends would naturally include a large proportion of families who had had some contact with Christianity. Such contact would tend to eliminate expenditure for non-

Christian religious observances, incense, paper money, paper gods, but even so, many of the families with Christian members reported such expenditure for the non-Christian members of the household. There was also a marked tendency among the Christian families to give more money to religious or welfare organizations than the non-Christian families did. Otherwise we cannot see that there was any special difference between these and the other accounts. The only evident influence of Mohammedanism was the omission of pork and a larger expenditure for mutton. 511

III

INCOME

434 The total gross income reported by the 283 families was $198,496.40. Where the families reported amounts spent for current business, such as business supplies, wages of assistants hired to help with business rather than domestic work, rent of rickshas and push-carts, these have been deducted from both the income and expense sides of the account. Where families rented larger houses than they needed for their own use and sublet rooms at an increased rent, the accounts have been adjusted to show the net rent. When the total income from both current and capital sources has been more than the reported current expenditure, as much of the capital income as has not been needed to meet current expenditure has been deducted, since, not being used for current items, it would be reinvested, or held as cash. In either case, it would not have a place in the current budget. The sources of capital income ordinarily were the sale of property, the reduction of bills receivable, borrowing, money received from savings societies, other savings. In making the above adjustments the total deducted from the gross income was $20,469.50.

Additions have been made to income where families owned the house they lived in, were given their house rent-free, or where they have secured their rooms partly, or entirely, rent-free by subletting rooms at an advanced rent. The rent value of the house used rent-free has been added to both the income and expense sides of the account, as it was felt that the figures would be unbalanced if rent appeared on the expense side of some of the accounts and not on others. This free-rent item appeared on 93 accounts and amounted to $11,864.90.

When the total income from both current and capital sources has been less than the reported current expenditure, the accounts have been balanced by adding a deficit item to the income side. This appeared on 38 accounts for a total of $3,264.50. Many of the families said this was met from money in hand at the beginning of the budget year, or from unreported drawings on savings. Others admitted they had a deficit, but did not tell how they met it.

After the above adjustments were made, the total income was $193,156.30, or an average of $683 per family per year.

Wages was by far the largest item—$141,042.60, or 73.1 per cent of the total income. Rent from all sources, land, houses, rickshas, rent value of houses occupied rent-free, totaled almost $30,000, or 15.3 per cent of the income. If interest is added to rent, the proportion of current income received from property was 18.2 per cent. This seems to be a high figure, especially in view of the low incomes of so many of our families. Later figures will show, however, how the average amounts and percentages varied in the different income groups. Miscellaneous receipts, which included wedding, funeral, birthday and New Year's presents, income from gambling, money sent by relatives, and money received for keeping

434 the family accounts, amounted to $5,629.10, or slightly less than 3 per cent of the total income. The families who were unable to live within their income, or at least did not live within it, used $11,149.35 of their capital for current expenses. This was 5.8 per cent of the total income. (Table 6.)

Some money was received as wages by all but 11 families, or 96 per cent of the group. Nine of these 11 received their principal income from rent, and two from interest. Seven of the 11 were in the $40 and $50 groups. Sixty-eight families, 24 per cent, received rent from property owned, land, houses, rickshas, water districts. Ninety-three families, almost one-third, lived in their own houses; or were given houses rent-free by employers, relatives or friends; or made part, or all, of their rent by subletting rooms. The rent value of the house was counted as rent income. If the two rent items are combined, 113 families, 40 per cent, received some rent income. Thirty-five per cent, 99 families, reported income from interest, and 176 families, 62 per cent, from miscellaneous sources.

On 83 budgets, 29 per cent, the reported current expenditure was more than the current income. On 45 accounts this difference was covered entirely, and on 26 more it was covered partly, by funds secured from capital sources, by borrowing, by the reduction of outstanding loans, by the sale of property, by drawing on savings. On 38 accounts the current expenditure was more than all reported receipts, both current and capital. In these cases, the amount needed to balance the account has been entered under the heading "Deficit," and has been considered to be part of the family's capital income.

Except for the $200 group, every income group included some families whose current expenditure was more than their current income. In every group there were also some families whose current income was more than their current expense. These items of surplus and deficit have not been set off against each other in the different income groups, but both have been included in the group averages. If one or the other were eliminated, capital income would appear in only three groups, for only in the $5, the $100 and the $125 group was the total capital income more than the total current income spent for capital items, or held as surplus.

The average amounts received per month from various sources by the families in the different income groups are shown in Figure 6 and are given in detail in Table 7. Wages ranged from $6.55 to $248.40 a month; rent from nothing to $79.05; interest from nothing to $10.85; miscellaneous from 25 cents to $25 a month; capital from nothing to $40.45. Figure 6 shows how the amounts tended to increase as the total income increased. Wages showed the largest increment, and rent the next largest. There was more fluctuation in the figures for the other items. The average amounts were ordinarily small, in many instances less than $1 a month, and therefore were more affected if one family in the group happened to receive a specially large amount from one particular source. Thus, in the $40 and $60 groups, the interest average was relatively high, $2.70 and $10.30, as each group included one family that received no wages but secured virtually all of its income from interest on money loaned to others. Miscellaneous was specially large, $25 a month, for the $175 group, as one family received wedding presents

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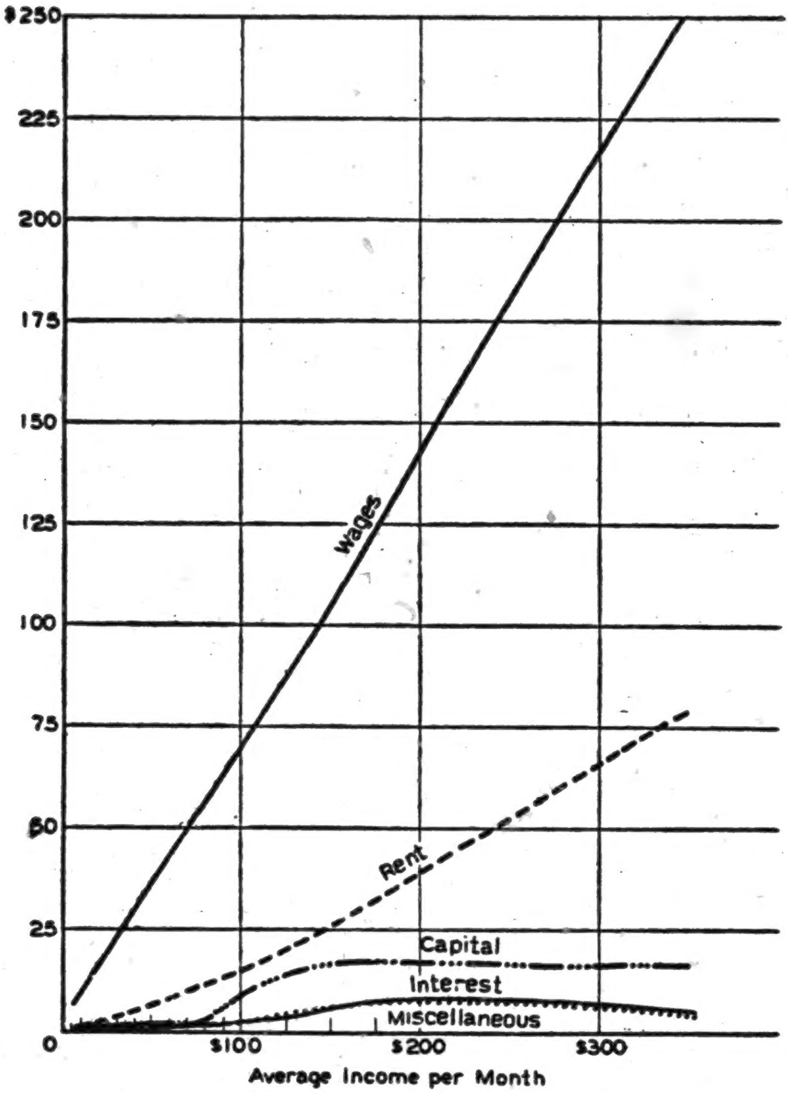

FIGURE 6—Income: Amounts Received from Different Sources per Month.

amounting to $600, and there was a $300 item on the account of another family. The amount of capital used by the $125 group averaged $38.50 per month, because one family had a deficit of $961.60, another family one of $434.55. The first family had to draw on its savings for the living expenses of 11 persons during one-half the time they were keeping accounts for us, as the father and breadwinner lost his job and later died. The cost of his funeral was more than met by presents of money given by relatives and friends. (Funeral No. 12.) The other family spent $307.60 for education, and had to use $120 repairing their house. The amount for education included the fees for one son in college.

The figures showing the proportions of the family income received from various sources give a quite different picture. (Table 8.) The proportion received from wages ordinarily decreased as the total income increased. Below $35 a month, all but the $5 group received more than 80 per cent of their income from wages. From $35 to $100 a month, the proportion was regularly between 70 and 80 per cent; and over $100 a month between 60 and 70 per cent.

The proportion received from rent was only 2.4 per cent for the $10 group; 5.2 per cent for the $25 group; and less than 10 per cent for all the groups below $35 a month. It was regularly between 10 and 20 per cent from $35 to $200 a month, and over 20 per cent when the total income was more than $200 a month. The $50 group showed an unusually high figure, 25.3 per cent, as it included four families who received no wages, but secured virtually their entire income from rent.

For interest, the figures range from 0.1 per cent to 15.8

per cent. Under $90 a month, more than half the groups have an average of less than 1 per cent, and all but two are less than 2 per cent. Over $90 a month, the figures for all but one group are over 2 per cent. The figures for the $40 group are large because the group included a money-lender who received his entire income from interest; and for the $60 group, because one family received 42 per cent, and another 100 per cent, of its income from interest.

In the lower income groups, the proportion for miscellaneous receipts decreased as the income increased, to $35 a month. It was 11.8 per cent for the $5 group, but only 1.4 per cent for the $30 group. Most of this miscellaneous income was the $1 a month paid some of the families for keeping the accounts. It would naturally represent a high proportion of an income of less than $10 a month. Above $35, there was considerable fluctuation in the proportion received from miscellaneous sources; but, except for the $175 group, the figures showed a tendency to stay at about the same level. The 13.8 per cent for the $175 group was the result of two items. One of these was the $600 given by friends and relatives for wedding presents.

The proportion of income derived from capital, or written into the accounts as deficit, was less than 5 per cent for some two-thirds of the income groups. In one, the $200 group, no capital funds were used. In only three groups was the average more than 10 per cent. In the $5 group it was high, 14.1 per cent, as the families could not live on their current income. In the $125 group, it was 28.7 per cent, because expenditure for education and house repair made the figure 33.7 per cent for one family, and unemployment made it 69.5 per cent for another family. How the different percentage figures tended to change, as the family income changed, is graphically shown by the smoothed curves in Figure 7.

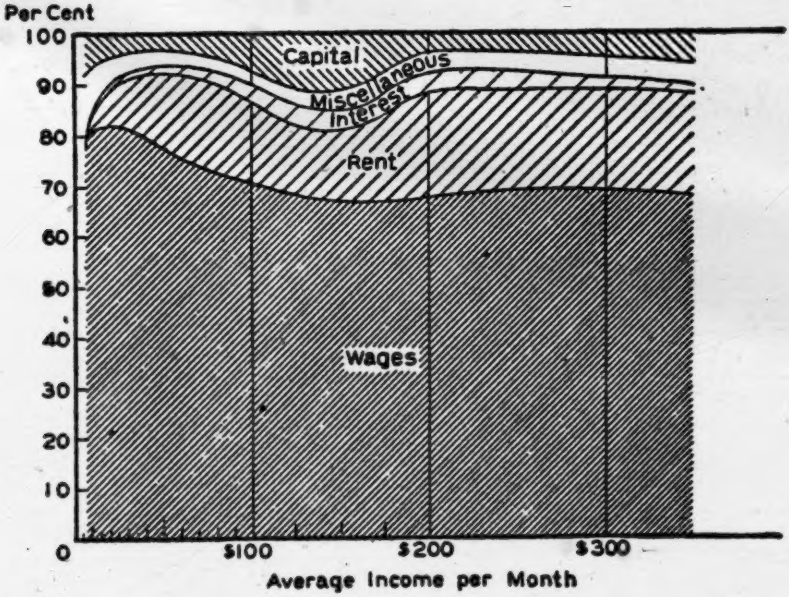

Figure 7—Income: Proportion Received from Different Sources.

IV

EXPENDITURE—FOOD

511 INCOME may be received from many different sources, but, regardless of its source, a large part of the money spent by any family must be used for the fundamental needs of food, clothing, shelter, heat. The way a given number of families spend their money, therefore, is more apt to be typical of a group than the way they get their income. Just how the money is divided for food, clothing, et cetera, depends on the number, age, and sex of the members of the family; but possibly even more on the amount of money available, the prevailing level of prices, and the general spending habits of the community. The expenditure figures of the 283 families included in this study show how Peiping households with different amounts of income solved their spending problems. The figures give a detailed picture of the type of living obtained by these families, and a more general one of the prevailing standard of living of families in different income levels. The smaller the income, the more typical is the picture, both because more families are included in our lower income groups, and because the range of choice in spending is more limited when the income is small.

The total gross expenditure reported by the 283 families was $174,710.70. From this has been deducted any business expense appearing on the accounts, rent paid for rooms that were sublet and produced an income, all capital items where the expenditure was made from capital funds and not from current income. The total of these deductions was $14,610.25, of which almost $10,000 was for capital expenditure from capital funds. Almost half the business expense appeared in one item of $2,000.

To the reported expenditure has been added an amount equal to the rent value of any houses or rooms occupied rent-free, whether provided by employers, given by relatives or friends, or earned by subletting rooms at an advanced rent. The total of this free rent was $11,864.90, the same as was added to income. Where the expenditure for both current and capital items has been less than the current income, the difference has been added to the expense side as surplus, inasmuch as it represents either unreported expenditure or savings. Unexpended savings are virtually the same as the money spent for capital items, the reduction of bills payable, increase of accounts receivable, investment in savings societies. Two hundred accounts showed a surplus. The total amount was $21,190.95.

After the above adjustments were made, the expense side of the budgets showed a total of $193,156.30. The totals for the different classifications, food, clothing, rent, given in Table 9, range from $66,543.35 spent for food to $601.35 used for religious purposes, to buy incense, paper money, pictures of the gods, special foods used in connection with religious observances.

The average expenditure, including surplus, for the entire group was $56.90 per family per month, or $683 a year. For individual families, the amounts covered a wide range, from $8.05 to $552.10 a month. Because of this wide spread, the percentage distribution of the ex-

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penditure of all the families taken together is more nearly equal to the figures for the $80 group, than to those for the $50 group.

Ordinarily food is the most important item in the family budget. For these Chinese families, it was also by far the largest item. The 283 families reported that they spent $66,543.35 for food during the year, or more than three times the amount used for any other item in the budget. The average per family was $235.15 per year, or $19.60 per month, but individual families spent all the way from $4 to $118 per month. As there were 4.6 persons in the average family, the average per capita expenditure for food was $4.25 per month.

Because of the difference in food consumption, due to difference in age and sex, it is difficult to compare the food expenditure of individual families, or of groups of families, on a per capita basis. Various scales have been devised to allow for this difference. One often used is the Atwater scale, which aims to express the size of a family in terms of adult male equivalents. A later scale, devised by the United States Department of Agriculture, allows not only for variations in food consumption due to differences in age and sex, but also for variations in the cost of food that result from a difference in the number of persons in the family. The unit of this scale, also expressed in terms of an adult male, is a *cost consumption unit.* For the 283 families, the average was 3.5 adult male equivalents, and 3.2 cost consumption units per family. The number of cost consumption units is generally some 8 per cent lower than the number of adult male equivalents. The average monthly expenditure for food for all the families was $6.10 per cost consumption unit, or $5.60 511X per adult male equivalent.

The proportion of their budgets spent for food by the individual families ranged from a maximum of 82.8 per cent to a minimum of 13.8 per cent. Twelve families spent more than 70 per cent of their budgets for food; 60 families, more than 60 per cent; and 128 families, more than 50 per cent. All the 70 per cent families had incomes of less than $20 a month; all the 60 per cent families, less than $40 a month; and all but two of the 50 per cent families, less than $50 a month. Twenty-five families used less than 25 per cent of their budgets for food. All but one of these had an income of more than $50 a month. Eighty-five per cent of the families with incomes of less than $25 a month spent more than 50 per cent of their budgets for food, while 70 per cent of the families with incomes of more than $150 a month used less than 25 per cent of their income for food.

The food graph in Figure 8 and the amounts in Table 10 show how the average expenditure for food in the different income groups increased as the family income increased. The smallest amount was $5.30 per month. This was the average for the $5 group. For the $15 group, the average was $10.45 per month, or nearly twice that of the $5 group. It was $23.55 for the $60 group; $40.85 for the $125 group; and $72.90 for the $300 group. These are the family averages. The per capita average ranged from $1.75 per month for the $5 group to $8.90 per month for the $300 group. It was $2.55 for the $20 group; $5.35 for the $50 group; $6.45 for the $150 group; and $7.85 for the $175 group. The average per cost consumption unit was $2.30 per month for the

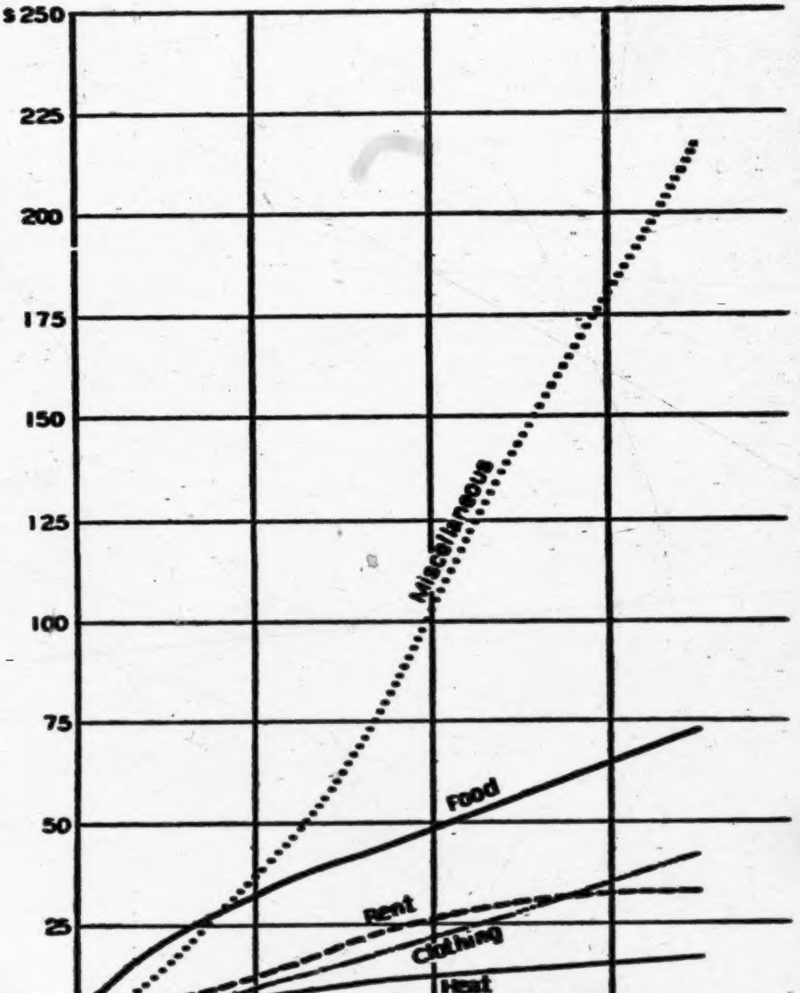

FIGURE 8—Expenditure: Amounts Spent per Month for Five Main Budget Classifications.

$5 group; $3.35 for the $10 group; and $3.55 for the $15 group. For the $25 group, the average was $4.65, or nearly twice that of the $5 group. For the $300 group, it was $13.45 per month. For the 135 families with incomes of less than $30 per month, the average per cost consumption unit per month was $3.65. (Table 11.)

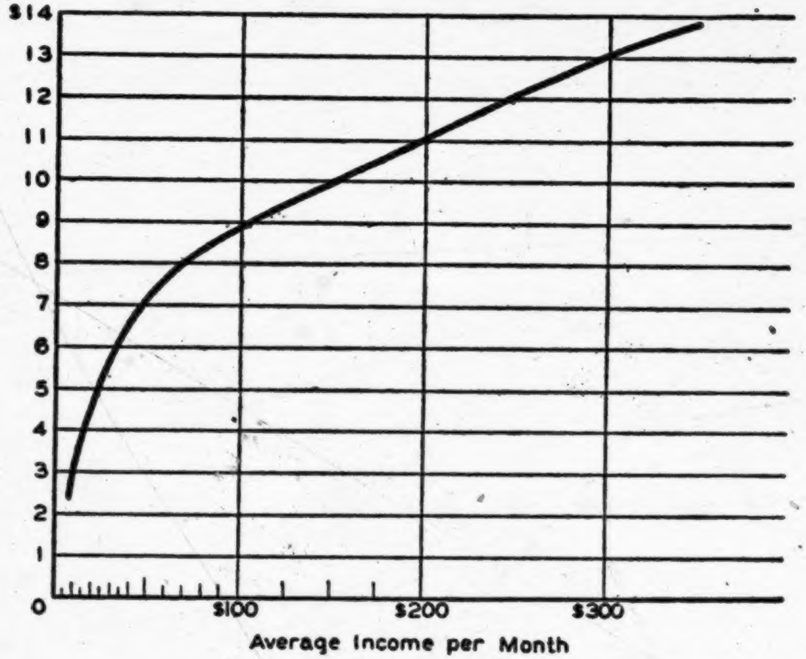

FIGURE 9—Food: Expenditure per Cost Consumption Unit per Month.

The smoothed curve in Figure 9 shows graphically how the food expenditure per cost consumption unit tended to increase as the family income increased, rapidly while the income was below $40 a month, but much more slowly when it was over $60 a month. Below $40 a month, apparently there was a tendency to add approxx 511 imately $1 per month to the food expenditure per cost consumption unit for every $9 added to the family income. Over $60 a month, the increase was approximately $1 per month for every added $60 a month of income.

The small amounts spent for food per cost consumption unit by the families in the lower income groups are among the most striking and outstanding figures secured by this study. They show clearly how small is the food expenditure for a large part of the population of Peiping. Some people have been inclined to question our figures, feeling that families could not live on less than $3.50 per cost consumption unit per month. At the time of our study, active men in the building trades were paying $7 a month for board and felt they had barely enough to eat. Some of the relief agencies estimated that a family required about $5 per month per adult male equivalent. The adequacy of the diet that can be secured for less than $3.50 per cost consumption unit per month may be questioned, but there is little doubt that a great many Peiping families spend no more than that for food. Not only are the figures for our various income groups consistent and based on an adequate sample, but they are corroborated by other studies of Peiping family budgets.

The food expenditure for the inmates of the Old Ladies' Home maintained by the Peking Association for the Relief of Destitute Native Women averaged less than $2 per capita, or about $2.30 per cost consumption unit per month. The women are all over seventy years of age, so their food requirements would be less than those of the members of an ordinary family, and there is naturally some saving in buying for a large group. Even if the amount per cost consumption unit is adjusted for these items, it would probably still be less than $3 per month. Of necessity, the diet is the simplest possible, but it is undoubtedly sufficient, as the women are under regular medical supervision.

In two studies made by Dr. Louise Morrow of the Young Women's Christian Association before the 1924 rise of prices, the food expenditure was approximately $2.30 per cost consumption unit per month. We cannot give the exact amount as the complete figures giving the age and sex of the members of each family are not available.

Dr. L. K. T'ao, in a study made in 1926-27 of the accounts of 48 Peiping families with incomes varying from $9.85 to $30.50 per month, found the average expenditure for food to be $3.55 per adult male equivalent.[1] Figuring on the basis of the difference between the average number of Atwater adult male equivalents and the average number of food cost consumption units in the families in our study, $3.55 per adult male equivalent is equal to approximately $3.85 per cost consumption unit. For Dr. T'ao's four income groups, the averages ranged from $3.05 to $4 per adult male equivalent, or approximately $3.30 to $4.30 per cost consumption unit. For our income groups below $30 a month, the averages ranged from $2.30 to $4.65 per cost consumption unit. From the figures it seems evident that most of the families with incomes of less than $30 a month—and that will include a very large proportion of the working-class families in Peiping—spend less than $4.50 per cost consumption unit per month for food, while a great many spend less than $3.50 a month.

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[1] No. 39.

X511 Engel's law states, "As the income of a family increases a smaller percentage is spent for food."[2] This is regularly true of the averages for our income groups. The decline is clearly and graphically shown in Figure 10. The highest average was 62.6 per cent. This was the figure for the $10 group. For the $25 group, the average was 50.4 per cent. It was 37.2 per cent for the $50 group; 32.3 per cent for the $100 group; and 19.6 per cent for the $300 group. The complete list of percentages is given in Table 12.

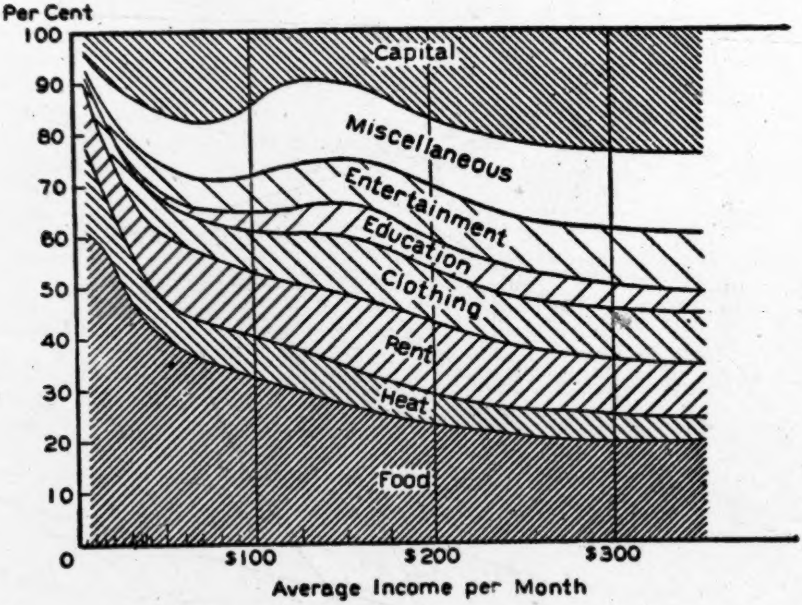

FIGURE 10—Expenditure: Proportion Spent for Different Budget Items.

The average for the $5 group was 60.7 per cent, or slightly less than that of the $10 group. Ordinarily one would expect it to be larger. That it was smaller may be due to the fact that the minimum expenditure for fuel, if a family is to cook its food, and for rent, if it is to keep a roof over its head, would constitute so large a proportion of the budget in families with very small incomes that the proportion available for food would be reduced. In the $5 group, the proportions spent for heat and rent are both unusually large, 16.1 and 12.4 per cent. In both instances the figures are nearly 45 per cent larger than the corresponding figures for the $10 group. The proportion spent for food also may have been influenced by the fact that the average family was small, only three persons; that four-fifths of the individuals were adults over twenty-one years of age; that two-thirds were over thirty-five years of age; and that more than half of the group were females. The average for the $70 group was smaller than that of the $80 group, but the average family in the $80 group was six persons, one-half again as large as the average for the $70 group.

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[2] No. 14.

With the many differences in the size and make-up of the families, the wide variety of individual tastes, et cetera, it is not surprising that the proportions spent for food by families in the same income group cover a fairly wide range. In the $10 group, the minimum was 30.2 per cent, the maximum 82.8 per cent, or a range of 52.6 per cent. Per cent in the latter case is a unit of measure, rather than a ratio between the minimum and maximum figures. In the other income groups below $70, the range was usually between 32 and 45 per cent. For those over $70, it ordinarily was between 16 and 23 per cent. The minimum range was 7.5 per cent. This was the figure for the $175 group.

Although the range for the $10 group was 52.6 per

51 cent, the difference between the first and third quartiles was only 11.7 per cent. For only three of the income groups was the interquartile range more than 15 per cent. The average was 13 per cent. The average quartile deviation, therefore, was 6.5.

The one family spending more than 80 per cent of its budget for food had an income of $10.55 a month. Families spending between 70 and 80 per cent, all had incomes of less than $20 a month; those between 60 and 70 per cent less, than $40 a month. One family in the $100 group, and one in the $60 group, spent just over 50 per cent for food. The other 50 to 60 per cent families all received less than $50 a month. There were some 40 to 50 per cent families in all the income groups from $5 to $100 a month; and 30 to 40 per cent families in all those from $10 to $150 a month. The $25 group was the lowest with any family using between 20 and 30 per cent of its budget for food, but they were found in all the higher groups. The 10 to 20 per cent families ordinarily were included only in the three highest groups, but there were single families in both the $60 and $100 groups.

If the families are grouped according to the number of food cost consumption units in the household, we find that, as the number of units in the family increased, the average income increased, but the expenditure per unit for food ordinarily decreased. The average income for the families with 1.6 to 2.5 units per family was $32.70 per month. For the 5.6 group, it was $146.25; and $275.05 for the 6.6 group. The average expenditure for food, on the other hand, was $6.05 per cost consumption unit per month for the 1.6 group; $5.85 for the 3.6 group; $5.55 for the 5.6 group; and $4.35 for the one family with 15 units. (Table 13.) Most of these groups include families with a wide range of income. In order that the income range might be smaller, and the families therefore possibly more homogeneous, we secured the averages for the families with incomes of less than $30 a month. Again, the average food expenditure per unit decreased as the number in the family increased, and the decrease was even more regular. The average for the 1.6 to 2.5 group was $4.45 per unit per month. For the 5.6 group it was only $2.15, or less than half the average for the 1.6 group. Judging from the figures for the various groups, it appears that, among the lower income families, the average food expenditure per unit is decreased from 14 to 19 per cent when the size of the family is increased by one cost consumption unit. 511x

If the families are grouped according to the amount of income per cost consumption unit, the average proportion of the budget spent for food decreases regularly as the income increases. It was 65 per cent for the families with incomes of less than $5 per unit per month; less than 50 per cent when the income was $10, or more, a month; less than 40 per cent for the groups with more than $20 a month; less than 30 per cent for all but one group with more than $30 a month. It was less than 20 per cent only when the family income was more than $100 per cost consumption unit per month. (Table 14.) The range between the maximum and minimum figures in the individual groups ordinarily was between 30 and 40 per cent for the groups with incomes of less than $20 per cost consumption unit per month; and less than 25 per cent for those with more than $20 per unit per month. The inter-

511 quartile ranges were all between 10 and 16 per cent. The average quartile deviation was 6.4.

In Dr. T'ao's study of Peiping budgets the average amount spent for food was $12.05 per month, or 71.2 per cent of the average budget. The proportion spent for food increased rather than decreased as the income increased until the income was more than $25 a month. It was 67 per cent for the less than $11.65 group; 70.7 per cent for the $11.65 to $18.29 group; and 72.8 per cent for the $18.30 to $24.99 group. This increase was evidently due to a decided increase in the size of the average family in the higher income groups. The averages were 3.67 persons per family for the less than $11.65 group; 4.18 for the $11.65 group; and 5.36 for the $18.30 group.[*] For our families, the averages were 3.4 for the $10 group; 4.1 for the $15 group; and 4.7 for the $20 group.

In other studies of Peiping and Shanghai family budgets, the average income varied from $11.50 to $35.85 per month, and the proportion spent for food from 87 to 42 per cent. The 87 per cent is unusually high because the amount spent for fuel, which ordinarily would be at least 10 per cent of the budget, is included with the expenditure for food. Even without the fuel, it would still be higher than our averages, but it must be noted that there were 5.6 persons in the average family. In Table 15 the studies are arranged according to the amount of the average income. It will be noted that the proportion spent for food ordinarily decreases as the income increases. There are some instances where it increases, but then there is also a decided increase in the average number

[*] No. 39.

of persons per family. As the number of adult equivalents in the average family is regularly less than four, the proportion spent for food is naturally increased when another member or, as the Chinese express it, another mouth is added to the family, even though the amount per adult equivalent is considerably reduced.

In other countries, the proportion spent for food by working-class families varies from 65.8 to 25.4 per cent, or about the same range as the Chinese families receiving less than $175 a month, or $2,100 a year. (Table 16.) If the budgets are compared on the basis of the proportion spent for food, a Japanese primary poverty budget of 200 yen a year is about equal to that of the Chinese $10 group; a lowest bare existence budget of $744 gold in Dallas, Texas, to the Chinese $35 group; a relief budget in New York City to the Chinese $40 group. Workers in Bombay use almost the same proportion for food as the Chinese $20 group; middle-class Bombay families and Russian city workers, as the Chinese $35 group; Japanese wage earners, as the Chinese $70 group; and Japanese salaried workers, as the Chinese $125 group. Groups of American farming and working-class families with average incomes ranging from $1,134 to $2,100 gold a year use from 45 to 38.6 per cent of their budgets for food, or about the same as the Chinese families in the $35, the $40, and the $50 groups whose average incomes are $450, $530, and $640 silver a year. (Tables 7 and 12.)

Families of American clerks receiving $2,832 gold a year spend 25.4 per cent of their budget for food, or approximately the same proportion as the Chinese with an average income of $1,920 silver a year. For families of American professional men with an average income of

$6,500 gold a year, the proportion for food is only 16 per cent, or 3.6 per cent less than any of the Chinese groups. The lowest Chinese figure was the 19.6 per cent of the $300 group. The average income of that group was $4,535 silver a year.

The food items have been grouped under seven headings: grain, flour, condiments, meat, vegetables, fruit, and miscellaneous. Breads, noodles, cakes, et cetera, made from flour, have been included with the flours. Because of their high protein content, beans, bean curd, bean noodles, nuts, milk were put under the heading "Meat," along with mutton, pork, beef, chicken, fish, eggs. The condiments include tea-leaves, salt, pepper, sugar, candy, the oils used for cooking, such as lard, *hsiang-yu,* or sweet-oil; the flavoring sauces—*chiang-yu,* or bean sauce, *huang chiang,* or yellow sauce, *chih-ma chiang,* or sesamum sauce, and others. The salted vegetables, salted turnips, salted carrots, salted *ke-ta,* and *ke-ta* leaves, were the most difficult to classify, as they combine vegetable and condiment. They were finally put with the vegetables. Under the "Miscellaneous" food heading were included the money spent for ordinary meals bought at restaurants, or from the food shops; special dishes that did not fit under the other classifications; soda-water and other summer drinks. Special feasts were classed as entertainment, rather than miscellaneous food.

The average amounts spent for the different food classifications by the families in the different income groups are illuminating, both as to actual amounts and the distribution between the different kinds of food. They give a good picture of the diets used at different income levels. The figures given here are the average expenditure per cost consumption unit per year, rather than the average per family per month, in order to allow for differences in the size of the families and the different ages of the members of the family. In all the food classifications the amounts tend to increase as the income increases, though occasionally the average for a given group may be less than that of the next lower income group.

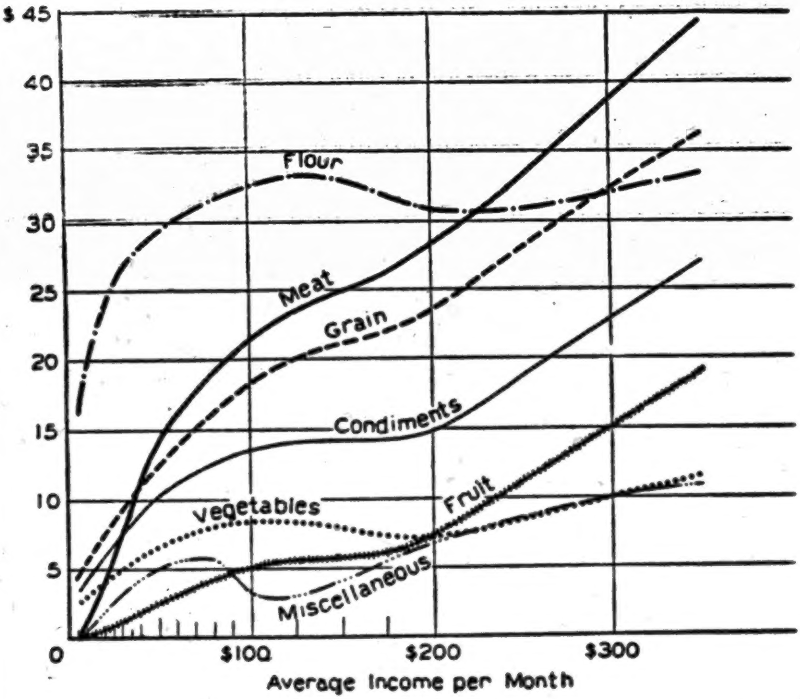
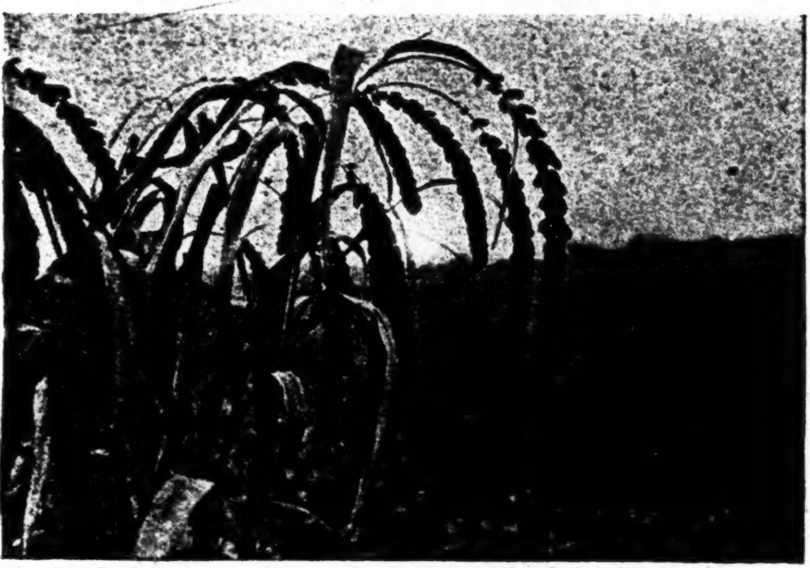


FIGURE 11—Food: Expenditure per Cost Consumption Unit per Year for Different Food Classifications.

The expenditure for the different kinds of flour, and the noodles, breads, cakes made from flour, was $16.20 per cost consumption unit per year for the $5 group; $22.30 for the $10 group; and $33.55 for the $300 group.



THIRTEEN-INCH MILLET HEADS

PANICLED MILLET
Ground and mixed with yellow bean flour, this is one of the principal foods of Peiping's lower-income families.

[FACING p. 60]

511 It was more than $25 a year for all the groups with incomes of over $25 a month, over $30 for eight groups, but for no group was the amount over $35 per cost consumption unit per year. The amounts for all the income groups are given in Table 17, and are graphically shown in Figure 11. The expenditure for flour is so similar for all the income groups above $40, that it seems probable that between $30 and $35 per cost consumption unit per year will buy an adequate supply of flour. Once that amount is provided, additional food money will be used for other kinds of food.

For the grains—rice, millet, corn, *kaoliang*—the average expenditure increased much more rapidly than for flour. It was only $4.05 per cost consumption unit per year for the $5 group, or one-quarter of the amount for flour. For the $15 group, the average was $5.95. It was $10.55 for the $30 group; $24.60 for the $150 group. In the $300 group, it was $36.40, or more than the average for flour.

For grain and flour together, the average was more than $20 for all the income groups; over $30 for all those with incomes of $25, or more, a month; over $40 for all the income groups beginning with the $40 group; over $50 for all but one of the groups above $100 a month; and $69.90 for the $300 group.

For condiments, the average amount ranged from $3.60 for the $5 group to $27.10 for the $300 group. It was less than $8 for all the groups below $40 a month; and fluctuated between $9.55 and $15.25 for all the groups from the $40 to the $200 group. The average for the $300 group was almost twice that of the $200 group.

For meat, the average expenditure in the $5 group was

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KAOLIANG

The lower leaves are stripped off to allow beans to grow between the rows.

RICE

Relatively expensive in Peiping because it must be shipped in from other parts of the country.

[FACING P. 61]

511 only 90 cents per cost consumption unit per year, but it increased rapidly as the family income increased. In the $10 group it was $2.65 a year. It was $13.05 for the $40 group; $22.95 for the $100 group; and $44.65 for the $300 group. The increase from the $200 to the $300 group was almost 100 per cent.

The average amount spent for vegetables was only $2.60 a year, or 22 cents a month for the $5 group, and $3.25 for the $10 group. It was $5.30 for the $30 group; $7.55 for the $50 group; $8.30 for the $100 group; and $11.40 for the $300 group.

Almost no fruit was used by the families in the lower income groups. The average total for the year was only 15 cents per cost consumption unit in the $5 group; and was less than 65 cents for all the groups below $30 a month. The average was $2.55 for the $50 group; $5.80 for the $100 group; and $7.30 for the $200 group. Then it jumped to $19 for the $300 group.

The expenditure for miscellaneous food varied from 2 cents for the $5 group, to $10.95 for the $300 group. For two-thirds of the groups, the amount was less than $5 per year, and for only two was it more than $10 a year.

How the families in the various income groups divided their food expenditure proportionately among the seven different food classifications, and how the proportion changed with a change in the family income, is shown in Figure 12. The detailed percentages are given in Table 18. In all but the highest income groups, the largest proportion was spent for flour. In the lowest income groups, it amounted to more than half of the food expenditure, 59.8 per cent for the $5 group; 52.3 per cent for the $15 group. As the income increased, the proportion spent for flour diminished with surprising regularity. It was 48.4 per cent for the $20 group; 36 per cent for the $40 group; 24.5 per cent for the $200 group; and 18 per cent for the $300 group. For grain, which as a food is closely related to flour, the proportion fluctuated between 13.4 and 16.8 per cent, without any tendency either to increase or decrease while the family income was below $80 a month. Above that amount there was still some fluctuation, but also a definite tendency for the proportion to increase as the income increased. The figures were 17.6 per cent for the $80 group; 19.9 per cent for the $100 group; and 20.3 per cent for the $300 group. This was due to a large increase in the amount of rice used.

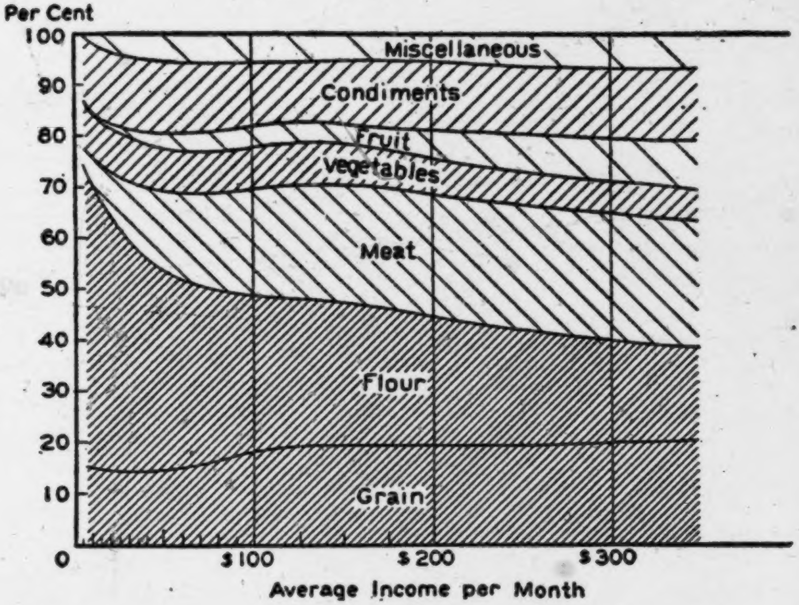

FIGURE 12—Food: Proportion of Total Expenditure Used for Different Food Classifications.

If the figures for the grains and flours, the foods with large carbohydrate content, are added together, the total for the $5 group is 74.1 per cent, almost three-quarters of the food expenditure. Because of the regular decrease in the flour figures, the total for grains and flours together decreased gradually, but it was 50 per cent or more for all the groups with incomes of less than $70 a month; between 40 and 50 per cent for all but two of the groups from $70 to $200 a month; and 38.3 per cent for the $300 group.

For condiments, the proportion of the different income groups fluctuated from a minimum of 11 per cent to a maximum of 15.3 per cent; but for three-quarters of the income groups, the amount was between 12.2 and 13.6 per cent of the expenditure for food. Evidently there is a definite tendency for the proportion spent for condiments to be approximately the same for all income groups.

The figures for meat and the other foods with a high protein content, show that there was a large and regular increase as the family income increased. For the $5 group, the proportion was only 3.2 per cent. For the $300 group, it was 24.6 per cent, or almost eight times as much. The figure was over 10 per cent for all of the income groups with more than $25 a month; and over 20 per cent for all but one of the groups above $80 a month. For that one, the $150 group, it was 19.9 per cent.

The proportion spent for vegetables was very similar for most of the income groups. For nearly half of the groups, the figure was between 8 and 8.9 per cent. It was only when the income was over $100 a month that there was any tendency for the proportion to change. Then it tended to decrease as the income increased. For the $5 group, the figure was 9.6 per cent. It was 9 per

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cent for the $90 group; less than 8 per cent for all the groups over $100; and less than 7 per cent for all over $175 a month. For the $300 group, it was 6.4 per cent, or one-third less than the figure for the $5 group.

Fruit was almost non-existent in the diet of the families with the lowest incomes. The average expenditure was only 29 cents per family per year for the $5 group; and 87 cents per family per year for the $10 group. This was 0.4 per cent of the food expenditure of the $5 group; and 0.9 per cent for the $10 group. The proportion increased regularly and rapidly as the family income increased. It was 2.7 per cent for the $40 group; 3.3 per cent for the $60 group; 5.1 per cent for the $100 group; 7 per cent for the $200 group; and 9.3 per cent for the $300 group. The proportion for the highest group was thus 23 times that for the lowest income group.

The miscellaneous food expenditure varied from 0.1 per cent to 12.7 per cent, but was less than 6 per cent for all except six of the income groups, and less than 7 per cent for all except three of the groups. More than 20 per cent of the food expenditure of several families in the $70 group fell under the "Miscellaneous" classification, so it is not surprising that the average for the group was 12.7 per cent. The expenditure was spread over most of the year, so the report was apparently complete and accurate. Evidently the members of these families took an unusual number of meals outside the home.

We are interested to note that in Dr. T'ao's study of Peiping family budgets the food expenditure was divided as follows: 80 per cent for cereals; 9 per cent for vegetables; 6.7 per cent for condiments; 3.2 per cent for meat; 0.2 per cent for fruit; and 0.9 per cent for mis-

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cellaneous.[4] The average income was $17.30, or about the same as that of our $15 group. The 80 per cent for grain and flour was much larger than the figure for any of our income groups, and some 14 per cent more than the average for our $15 group. It has been suggested that this larger figure might be due to the fact that Dr. T'ao's study was made during the winter months, when fresh fruit and vegetables were not available; but in the monthly figures for our groups there is little difference in the proportion spent for grain and flour in the winter and summer months. For the $10 group, the figures were 71.7 per cent for the winter months, and 74.2 per cent for the summer months. For the $20 group, the division was 62.5 per cent for the winter months, and 61 per cent for the summer months. The higher proportion for grain and flour might also be due to the fact that Dr. T'ao's average family was larger. It was 4.6 persons, while the average for our $15 group was 4.1 persons; but the average monthly expenditure per cost consumption unit was also larger, so the size of the family would probably not greatly influence the distribution of the food expenditure. Habit or taste are the only influences we can find that might be responsible for the higher proportion spent for grain and flour.

Workers' families in Bombay, India, use 60.3 per cent of their food expenditure for grain. This is approximately the same proportion as in our $20 group. The Indian families spend less for vegetables, 5.3 per cent, as compared with 8.8 per cent for the Chinese families. The figures for meat are about the same, 10.4 and 9.4 per cent; but milk and butter, which for the Indian families

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amounted to 5.5 per cent, did not appear in the Chinese diet in any appreciable quantity until the family income was more than $80 a month.[5]

Figures for American families show in a striking way how their food economy and diet differ from those of the Chinese. The largest differences are in the proportions used for meat, eggs, milk, et cetera, and for cereals. Workers' families living in New York spend more than half of their food money for meat and dairy products together, and less than one-quarter for cereals. For different income groups, the figures for meat vary from 29.4 to 32.1 per cent; and for milk, eggs, butter, et cetera, from 19.8 to 23.3 per cent. If the two figures are added together, the totals range from 51 to 54.1 per cent, generally increasing as the family income increases. For cereals the maximum is 21 per cent, the minimum 17.3 per cent, the proportion decreasing as the income increases.[6] Even in the $300 Chinese group, the proportion for meat and eggs was only 24.6 per cent and for cereals 38.3 per cent.

Other industrial families in the United States report that they use 33.8 per cent for meat, and 12.5 per cent for milk, eggs and cheese, or a total of 46.3 per cent of their food expenditure. For cereals the figure is 9.5 per cent; for butter 12.3 per cent; for other condiments 10 per cent.[7] The 14.8 per cent spent for fruit and vegetables is only a little less than the 15.7 per cent of the Chinese $300 group.

A standard budget for a clerk's family of four members living in San Francisco divides the food expenditures 36.8 per cent for meat, milk, eggs, et cetera; 11.5 per cent

[5] No. 3. [6] No. 7. [7] No. 41.

for butter and other fats; 14 per cent for vegetables and fruit; 10.1 per cent for cereals; 6.3 per cent for sugar, tea, coffee. For professional families, the proportion is 42.8 per cent for meat, and 9 per cent for cereals.[8]

For a group of American men college students, the food expenditure, amounting in November 1927 to $28.07 gold per person per month, exclusive of service, was divided 10.1 per cent for bread and cereals; 34.6 per cent for meat; 29.4 per cent for dairy products; 17.3 per cent for fruit and vegetables.

American families apparently use from 36 to 64 per cent of their food expenditure for meat, eggs, et cetera; and from 9 to 21 per cent for cereals. For our Chinese families, the figures for meat vary from 3 to 28 per cent, and for cereals from 84 to 38 per cent.

Dr. William Adolph of Yenching University, Peiping, divides the food dollar of the average Chinese family as follows: 75 cents for bread and cereals; 10 cents for fruit and vegetables; 10 cents for meat, fish and eggs; 3 cents for fats; and 2 cents for other foods.[9] The amount for bread and cereals is more than that of our poorest group, and half as much again as that of our $50 group. For fruit and vegetables, the amount is approximately the same as for our families with incomes of less than $60 a month. The 10 cents for meat corresponds only with that of our $25 group. The 5 cents for fats and other foods is less than half the 12 and 13 per cent spent for condiments by most of our income groups.

In order to determine what, if any, seasonal fluctuation there was in the food expenditure, we have secured the monthly totals of the $10, the $15, the $20, the $50, the

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[8] No. 25.

[9] No. 38.

511 $100 and the $200 income groups. These six groups, covering virtually the entire income range and including a total of 151 families, 53 per cent of all our families, were taken as a reasonable sample of the entire group. The total food expenditure of the different groups shows a large variation in January and February, but only small differences in the other months. January was the month of the largest expenditure, February of the smallest. The January expenditure of the different income groups varied from 113 to 145 per cent of the monthly average. For February, the amounts were between 78.6 and 86.2 per cent of the monthly average. However, if the expenditures for January and February are added together, the total is only slightly more than twice the monthly average. For five of the six income groups, the totals were between 202 and 225 per cent. For the $10 group, it was 194.1 per cent of the monthly average. It seems evident, therefore, that the extra expense in January was for food that was eaten in February. In 1927, Chinese New Year, which is always a time of feasting and family reunion, came on February second. The festival food would quite naturally be purchased in January, in order to give the families time to prepare for the feasts and for the entertainment of the guests who call during the first five days of the new year. *Chu-po-po,* meat dumplings, and *nien-kao,* New Year's cakes made from glutinous rice flour, dates, and bean flour, are two of the popular dishes. The low prices usually prevailing just before New Year's would be an additional incentive to buy in January for use in February.

A feast is usually part of the celebration of the Spring Festival on the fifth of the Fifth Moon, and the Autumn

Festival on the fifteenth of the Eighth Moon. In 1927, these came on June fourth and September tenth, but they did not involve enough extra expenditure to make a very noticeable difference in the totals for these months.

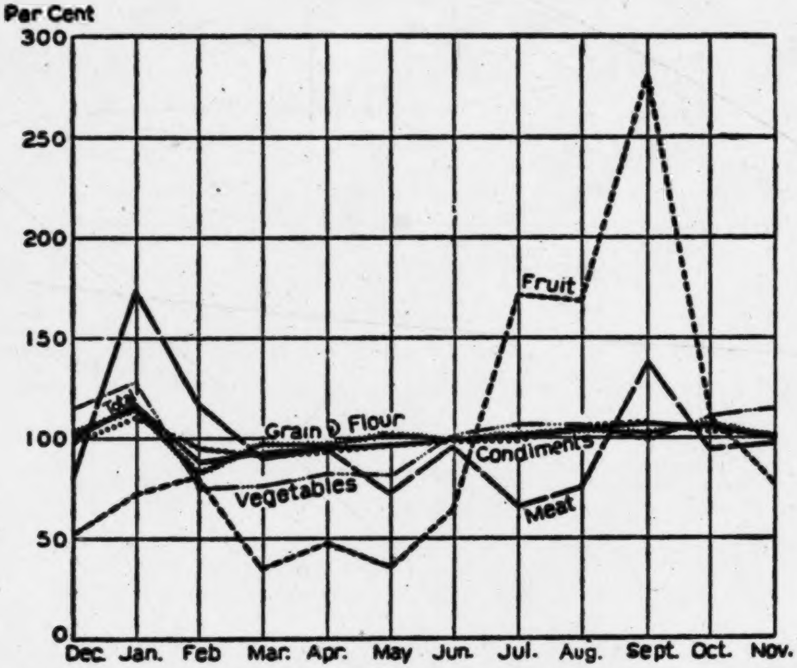

FIGURE 13—Food: Variation in Monthly Expenditure. Monthly Average = 100.

After February, there was a tendency for the expenditure of the lower income groups to increase slightly month by month until October, and then decline somewhat in November. The month-by-month fluctuation of the average of the $10, the $15 and the $20 groups is shown in Figure 13. In the higher income groups, there was more fluctuation. This probably was due to the occasional buying at one time of a considerable supply of food, bags of grain, flour, et cetera. Even with these fluctuations, there was a tendency for the expenditure to increase from February to October. However, the increases were slight, as in all six groups only 15 per cent of the monthly figures from March to October were more than 10 per cent below, or above, the monthly average. Part of the gradual increase in the monthly totals may have been due to a rise in the prices of cereals and condiments. From February to October, the index numbers for seven cereals and for six condiments both rose 3.5 per cent. From February to November, the increase was cereals 5.5 per cent, condiments 8 per cent.

It has been suggested that, during the winter months, the Chinese eat less food because they are doing less work. Another, and directly opposed, suggestion is that they may try to compensate for insufficient clothing and little heat during the cold months by eating larger quantities of food. Neither of these suggestions proved to be true of our families. The expenditure for the three months from December to February, usually the coldest months of the year, varied for the six income groups from 24.5 per cent to 27.4 per cent of the annual total. For the six cold months from October to March, the expenditure was from 49.8 to 53.3 per cent of the totals for the year. The largest figure was that of the $200 group, and those families would be able to have the best clothing and the most heat.

The monthly expenditures for flour, vegetables, and condiments for the six income groups follow closely the total monthly expenditure for food, *i.e.*, they were high in January, low in February, and gradually increased from

February to October. Condiments showed the smallest fluctuation, flour the next, and vegetables the next. The expenditure for grain did not follow so definite a pattern, probably because rice and millet are not used for feasts so much as *chu-po-po,* or dumplings, *man-t'ou,* or bread, and other articles made from flour. The January figures for flour ranged from 108 to 138 per cent of the monthly totals. For grain and flour together, the range was from 107 to 136 per cent. For the condiments, the January figures varied from 104 to 138 per cent, and for vegetables, from 120 to 155 per cent, of the monthly average.

The February expenditures were considerably below the monthly average. They varied from 77 to 89 per cent for flour, from 70 to 84 per cent for grain and flour together, from 80 to 100 per cent for condiments, and for vegetables from 71 to 88 per cent, for five of the six groups. The sixth was 110 per cent. The averages for the $10, the $15, and the $20 groups are shown in Figure 13 and Table 19.

For meat, the figures showed a much higher peak in January, the income group totals varying from 153 to 205 per cent of the monthly averages. The February totals for meat were also higher than those for the other food classifications. They ranged from 81.8 to 141.2 per cent of the monthly averages, but for four of the six groups the figure was over 100. The meat for any feasts held toward the end of the fifteen-day period of the New Year celebration would naturally be purchased in February.

The month of minimum expenditure for meat was July, not February. There was a definite tendency of the

511 monthly totals for meat to decrease from February to July, and then increase from July to November. Part of this decrease may have been due to the fact that the price of mutton decreased from 38 cents a catty in May, to 25.9 cents a catty in August, and to 25 cents in October, while the price of pork dropped from 33.1 cents in May to a minimum of 28.4 cents in August. In November 1927, pork was 30.6 cents, and mutton 26.9 cents, a catty. In December 1926, mutton was 33.2 cents, and pork 32.4 cents, a catty.[10] Another and possibly larger part of the decrease in expenditure was probably due to weather conditions and the difficulty of keeping meat during the hot weather.

After January, there were two definite peaks in the monthly expenditure for meat, a small one in June and a much larger one in September. The average figure for June was 25 per cent more than the average for May, and 42 per cent more than that for July. In September the average was 60 per cent more than in August. For the $10 group, the September expenditure was more than twice the amount reported in August. These two peaks came at the time of the Spring Festival, the fifth of the Fifth Moon, and the Autumn Festival, the fifteenth of the Eighth Moon. As the other foods do not show a distinct increase for either the Spring or Autumn Festival, it seems probable that, instead of having a large special feast for these festivals, most families add extra meat to a meal little better than ordinary. Certainly there is no large family gathering and no series of feasts as at New Year's. The figures confirm the impression received from observing the activities of people on the streets and the displays in the stores, that in Peiping more is made of the Autumn than of the Spring Festival.

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[10] No. 11.

The monthly expenditure for fruit was different from that of the other food classifications. It was the only one that showed a definite seasonal variation. July, August, and September were the months of largest expenditure. The totals for that quarter of the year amounted to 31 to 60 per cent of the annual total. The smaller the family income, the larger the proportion spent for fruit during the summer months.

There was an increase in January or February for the New Year feast. It is interesting to note that many families entered the fruit expenditure made at that time under "Religion," rather than "Food." The fruit evidently was purchased to be set before the gods at New Year's, rather than primarily for family consumption. Later on, of course, it would be eaten by the family. Rice and meat are also usually part of the feast set before the gods, but they would not be purchased separately.

From February to May, the fruit expenditure decreased until in May the averages for the different income groups ranged from 3 cents to $2.86 per family. These amounts were from 38 to 80 per cent of the monthly average. In January, the highest figure was 161 per cent, and in February, 116.7 per cent of the monthly average. Before July, the monthly totals for the $10 group were all less than 5 cents per family, and the percentages between 12.8 and 51 per cent of the monthly average.[11] June, the time of the Spring Festival, was next to May the month of minimum expenditure for fruit, showing that there was x 511 little fruit bought for the celebration of the festival. Only one of the families studied reported the purchase of fruit for religious observances at that time.

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[11] Monthly averages: $10 group—7.8 cents; $15—10.3 cents; $20—18 cents; $50—59 cents; $100—$1.97; $200—$3.61.

In July, the beginning of the fruit season, there was a large increase in the amount spent for fruit. The total for July was from two to four times the amounts for June. The percentages ranged from 138.9 to 184.5 per cent of the monthly average. After August, the amount for the three higher income groups decreased rapidly, but for the $10, the $15 and the $20 groups the September expenditure for fruit was the largest of the year. For the $10 and the $15 groups, the amount was more than three times the monthly averages; and for the $20 group, more than twice. The averages for all these groups were increased by the purchase of fruit to be used in the religious worship of the Autumn Festival. The maximum monthly expenditure, however, was only 26 cents per family for the $10 group; 31 cents for the $15 group; and 37 cents for the $20 group. It was $5.26 for the $200 group.

We had expected that the families would spend more for fruit during the winter months, since that is the season for the big yellow persimmons for which Peiping is famous. One sees quantities of them offered for sale on the street, and many laborers and ricksha men eating them. However, though persimmons were relatively cheap, some 5.5 cents per catty, the poorer families evidently bought very few. When the per capita expenditure for food is so low, a catty of millet flour costing 7 cents or a catty of corn flour costing 5.5 cents, is probably much more desirable than the same amount of persimmons.

Dr. T'ao's study showed the same small expenditure for fruit during the winter months. The average was

only 1.4 cents per family per month. During the winter, 511 X
the total expenditure for persimmons averaged only 2.7 cents per family, but this was one-third of the total fruit expenditure.[12]

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[12] No. 39.

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FOOD DETAILS

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A GENERAL idea of family diets at different income levels is given by the amounts spent for the different food classifications, grain, flour, meat, vegetables, fruit, condiments. These amounts show that the lower income groups spend a large proportion of their food money for grain and flour; that this proportion decreases rapidly as the family income increases; that there is a rapid increase in the proportion spent for meat and fruit in the higher income groups; that there is a slight decrease in the proportion spent for vegetables by the higher groups, but that the proportion spent for condiments is similar for all the different income groups.

The figures do not give any information, however, concerning the various foods included in the family diet, and how they changed with a change in the family income. Such information can be given only by the detailed figures showing the amounts spent for the different foods. To secure these figures, it was necessary to transcribe for each family the monthly totals of a large number of items. The list of all the different kinds of food bought by these families came to a total of more than 310 items. For the various food classifications the numbers were: grain 15, flour and flour products 65, vegetables 77, condiments 43, fruit 36, meat 60, and miscellaneous 14. In making such a count it was difficult to know which items should be counted separately. There were seven different bean-curd entries—plain, frozen, shredded, fried, dried, pickled, rancid—besides the skin of the bean curd, and the liquor left when bean curd is made. Some families listed heart, liver, lungs, stomach, kidney, intestines, blood, skin, separately. Others grouped most of them under one heading. In the flour classifications, there were 41 different kinds of puddings. Even if the similar items are grouped together, the number is still over 200. Many of the items, of course, were used by only a few families and in small amounts.

The monthly totals for 55 of the principal grain, flour, meat, and condiment items were transcribed and totaled for 280 families. Three families, one in the $25, one in the $50, and one in the $300 group, had to be omitted as they did not itemize their expenditure, but reported periodic payments to the stores for grain, flour, et cetera. The foods used only occasionally were such a small part of the totals that they were omitted. For the grains and flours, the average amount omitted was less than 2 per cent of the total expenditure. For the meat items, the average omitted was 4 per cent; and for the condiments, 5 per cent. As the time available for the study of expenditure for individual items of food was limited, it was thought best to omit the fruits and vegetables because of the large number of items involved, the small expenditure for each item, and the seasonal fluctuation in prices. Some time after the field-work had been completed, it was possible to go back to the records for the fruit and vegetable figures. By that time some of the original data had been lost; but, while it was impossible to get a full year's rec-

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ord for any of the families, the accounts for 73 families, all with incomes of less than $40, were complete enough to use. For the 73 families, there were 86 monthly quotations missing, an average of a little over one per family, or just over 10 per cent. Most of the missing quotations were for June or October—44 for June and 30 for October. Figures were secured for 33 vegetables and 16 fruits, making the total number of food items studied 104.

No attempt has been made to figure the fuel value or number of calories in the food purchased, nor its protein, fat and carbohydrate content. Dr. T'ao, in his study, found the average consumption to be 2,595 calories and 76 grams of protein per equivalent adult per day.[1] The average expenditure for food was $3 per adult equivalent, or approximately $3.25 per cost consumption unit per month. This was 10 cents less than the average for our $10 group. Buck found the average for a group of farm families in Chihli province to be 2,742 calories per adult male unit.[2]

GRAINS AND FLOURS

How the average expenditure for the principal grains and flours changed as the family income changed, is shown in Figure 14 and Tables 20 and 21. The amounts are the averages per cost consumption unit per year. The curves are the smoothed graphs of three-point moving averages.

Wheat flour is the principal food of Peiping's working-class families. It was used by every family and is the largest item for every income group except the lowest and the two highest. In the $5 group, the expenditure for corn flour was larger; and in the $200 and $300 groups, that for rice was very considerably larger. The graph shows how rapidly the expenditure for wheat flour increased in the lower income groups until, in the $50 group, the amount was more than ten times that of the $5 group,

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[1] No. 39. [2] No. 5.

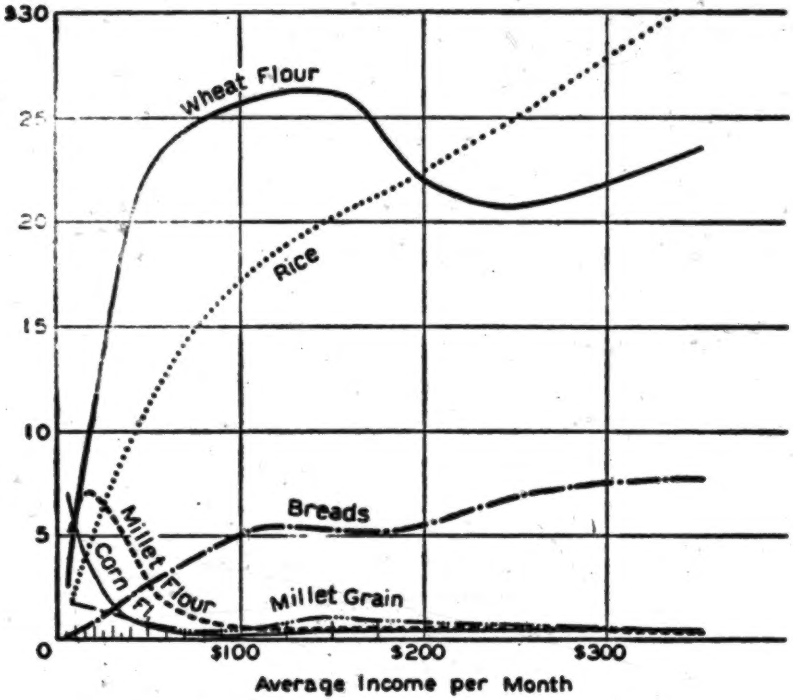

FIGURE 14—Grains and Flours: Expenditure per Cost Consumption Unit per Year.

$25.90 as compared with $2.35 per cost consumption unit per year. Above the $50 group, the rate of increase was much slower. The maximum, $27.80, was reached in the $150 group. Beyond that point there was a tendency for the amount to decrease somewhat, and then remain fairly constant at about $24 a year, or $2 a month. This x511 amount would purchase some 22 catties of wheat flour per month, or approximately one pound per day per cost consumption unit. The big dip in the graph at the $200 group was largely due to the fact that one family in that group had 24 members, and therefore had to live on a different scale from the other $200 families. If that family were omitted, the average would be some $3 higher, and the graph would show more clearly the tendency for the amount to remain fairly constant in the higher income groups.

Rice was used by all but one of the families. The expenditure, however, was less than that for wheat flour until the $200 group was reached. Not only were the amounts smaller, but the rate of increase was much less in the lower income groups. In the higher groups, instead of reaching, as did wheat flour, a point beyond which the amount tended to remain fairly constant, the expenditure for rice continued to increase steadily until, in the $300 group, the expenditure was 45 per cent more than that for wheat flour, $34.45 per cost consumption unit, as compared with $23.70 for wheat flour. Virtually no rice is grown in the country around Peiping. The entire supply must be shipped in from the South, a fact which makes rice a fairly expensive food, at least when compared with the grains grown locally. In spite of its cost, rice is regularly used in connection with special feasts and celebrations. It is not surprising, therefore, to find that it was purchased by every family but one. Even if income is small, all families have some special dishes at New Year's time, and usually for the other festivals.

It was unexpected to have the graph show such a regular and rapid increase in expenditure for rice among the lower income groups, where the small amount of food money must be carefully distributed. The average annual expenditure for rice was only $1.80 per cost consumption unit in the $5 group, and $3.25 in the $10 group, but it was $8.35 in the $30 group, and $13.70 in the $40 group. Some of this increase was undoubtedly due to the fact that, in many families, rice is used for variety and sometimes for bulk. A catty of rice is more filling than a catty of wheat flour, even if its nutritive value is less. The larger proportion of Southern families in the upper income groups will account for some of the rapid increase there. The Southern families being accustomed to rice and liking it much better than wheat flour, which is the favorite food of Northern families, buy rice regularly and in relatively large amounts, especially when their income is large enough to give them freedom of choice.

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Glutinous rice, used for making *nien kao,* or New Year's cakes, and *tsung-tsŭ,* the rice balls eaten on the fifth of the Fifth Moon—also sometimes used for porridge—was purchased by 82 families; but the expenditure was so small that it has been included with the more generally used variety of rice. For all the groups below $90 a month, the average annual expenditure for glutinous rice was less than 7 cents per cost consumption unit. For several groups, it averaged only 1 and 2 cents. For the two highest groups the average was only 25 cents. The small number of families buying glutinous rice naturally reduced the average, but even for those reporting its purchase, the average per family was over $1 in only seven income groups, with the maximum average $1.95.

Corn flour was the principal item of diet in the lowest income group; *hsiao-mi mien,* or millet flour, was the next.

X 5// The amount spent for corn flour by the $5 group averaged $7.05 per cost consumption unit per year, three times the amount spent for wheat flour, and four times the amount spent for rice. As the family income increased, the expenditure for corn flour decreased rapidly, and it soon became a minor item in the family diet. The average amount was $4.70 per unit per year for the $10 group, but only $1.30 for the $35 group, and 50 cents for the $40 group. Among the higher income groups, there were five where the average expenditure for corn flour was less than 30 cents a year, and only one where it was over $1 a year. That was the $200 group, and there the average was raised by the family with 24 members spending $52.15, or $3.40 per cost consumption unit, for corn flour. Corn flour was bought by 233 families, or 83 per cent of the entire group. Ninety per cent of the families with incomes of less than $60 a month used it, but only 65 per cent of those with incomes of more than $60.

Corn, dried or green, was used by 173 families, but in small amounts. The largest average for any of the income groups was 28 cents per cost consumption unit per year, and for more than half of the groups the average was less than 10 cents.

Hsiao-mi mien was used by 95 per cent of the families. It is a mixture of non-glutinous panicled millet flour and yellow bean flour. The best grade contains approximately 60 per cent millet flour and 40 per cent bean flour. The second grade contains 70 per cent millet flour. Corn flour is added to some of the cheaper grades. For the $5 group, the average expenditure for *hsiao-mi mien* was $4.70 per cost consumption unit, but for the $10 group it was $7.15. Between the $5 and the $10 groups, *hsiao-mi mien* and corn flour almost exactly changed places. For the $35 group, the average for *hsiao-mi mien* was $7.85, but this was unusually high because of the large expenditure of two families. One spent $56.20, the other $128.95. The averages for the adjacent groups were $4.75 for the $30 group, and $1.75 for the $40 group. The average was only $1.40 for the $70 group, and was less than $1 for all the groups with incomes of more than $80 a month.

Millet grain appeared on the accounts of 257, or 92 per cent, of the families. The average expenditure of the different income groups fluctuated widely, and there was no clear tendency for the amount to change regularly with a change in the family income. The largest average was $2.85 in the $10 group. It was $1.75 for the $5, and $1.35 for the $15 group. The averages for the other groups ranged all the way from 7 cents to $1.60. For the $300 group, the amount was $1.25 per cost consumption unit.

Glutinous millet was used by only 14 families. The expenditure, however, was too small to segregate, and was included with that for plain millet.

Kaoliang, a non-saccharine sorghum, which grows to the height of some 14 or 15 feet, is widely cultivated as one of the autumn crops in North China. The hulled grain makes good porridge, and families living in the country usually report that they eat large amounts of it. This is not true of city families. It was entered on the accounts of only 153 of the families in our study, and then only for very small amounts. For almost one-half the income groups, the average per cost consumption unit was less than 10 cents per year. The maximum was 69 cents. Buck found the average grain consumption of farm families in Chihli to be 570 catties of *kaoliang,* 468 catties of millet, 373 catties of corn, and only 76 catties of wheat per year.[8] This was an average of one catty of grain per adult male equivalent, or 1.1 catties per cost consumption unit, per day.

Buckwheat flour was purchased by 189 families, but most of them were in the lower income groups. Ninety-two per cent of the families with incomes of less than $40 a month used it, but only one-third of those with incomes of more than that amount. The largest average was $1.80 in the $5 group. In the $20 group, the average was only $1. It was 70 cents in the $40 group, and less than 10 cents for all the income groups above that.

The expenditure for *ch'ieh mien* and *kua-mien,* two different kinds of noodles made from wheat flour, varied from 7 cents to $1.44 per cost consumption unit. The average was less than 40 cents for all the income groups below $70 a month, and over $1 only in the $300 group.

Baked yeast bread, *mien-pao,* is little used, and then only by well-to-do families. *Man t'ou,* or steamed bread, is more generally used. The various cakes are usually unsweetened. Many of these cakes are made only in China and cannot be described in terms of the breads and cakes used in other countries. Some of the more popular are *shao-ping,* small round wheaten cakes with sesamum seed sprinkled over the top; *wo-wo t'ou,* corn-meal cakes; *yu-t'iao,* batter fried in deep oil; *lao-ping,* thick round unsweetened cakes made from wheat flour and fried on a hot griddle. The families in the higher income groups spend considerable amounts, up to an average of $26.60 per family per year, or $5 per cost consumption unit, for

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[8] No. 5.

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tien-hsin, a general term for cakes. It also may include *ma-hua,* or fried bread, *shao-ping,* candy, sweet cakes. Often the light early morning lunch, eaten before the regular morning meal, is called *tien-hsin.* Some families have listed separately the different kinds of breads and cakes; others have separated the expenditure for only the principal ones, and reported the rest as *tien-hsin;* some have included all the breads and cakes under the heading *tien-hsin.* *Shao-ping* were entered in the accounts of 256 families; *ma-hua,* or fried breads, in 237; *tien-hsin* in 187; and *man-t'ou* in 121; but only eight families failed to report at least one of the different kinds of bread. The total expenditure for bread and cake varied from 8 cents per cost consumption unit per year in the $5 group, to $7.60 in the $300 group, an unusually wide range. The graph in Figure 14 shows how regularly the expenditure tended to increase as the family income increased. 511

The average amounts of money spent for the different kinds of food give a fair estimate of the differences in the family diet, but we have endeavored to make the figures still more complete by finding the number of catties of each food the average expenditure of the different income groups would purchase at the average price for the year. The prices and amounts are given in Table 22. The prices, for the most part, are those secured by the Government Bureau of Industrial and Commercial Information in its study of Peiping prices, and published in the *Chinese Economic Journal.* Differences in price, due to differences in quality, have been taken into account to some extent by averaging the quotations of several stores. Because of the approximate nature of the figures, X 511 due to possible differences in price, we have not attempted to figure the amounts beyond the even catties.

Rice is perhaps the most difficult item for which to get an average price. Many different grades are regularly on sale in the grain stores, and certain customers even go so far as to demand rice grown in some special district. The price of Chinkiang rice has been used as the most representative. The average for the year was 8.3 cents per catty. The average of the maximum monthly quotations secured from several stores was 9.3 cents, and of the minimum, 7.3 cents per catty. For coarse rice the average price was 7.4 cents, and for broken rice 6.6 cents. A grain store gave us 10 cents as the average price for ordinary rice.

For Peiping millet, the price was 7.4 cents. Kalgan millet, which is regularly of a poorer quality, averaged 6.1 cents per catty. The price used by Dr. T'ao, and that quoted to us by the grain store, was 7 cents a catty. The price for wheat flour is for hand-milled flour. The price for machine-milled flour would be somewhat higher.

The figures for wheat flour and rice are the outstanding ones, of course, for the grains and flours. The amount of rice varied from 22 to 411 catties per cost consumption unit per year. It was above 150 catties when the family income was over $40 a month, and over 200 catties for families with more than $90 a month.

For wheat flour, the amounts varied from 25 to 310 catties. In general, the consumption was between 85 and 100 catties for the families receiving between $10 and $25 a month; from 185 to 200 catties for the $25 to $40 families; and between 260 and 300 catties for those receiving more than $40 a month.

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The 129 catties of corn flour used by the $5 group is an outstanding figure, as it shows how families shift to the cheaper flours, if income is reduced. For the $10 group, the average was 85 catties, and 36 catties for the $20 group. Over $40 a month, the amounts were small, only four or five catties for most of the groups. The $200 group, however, averaged 25 catties, because it included the large family with 24 members.

The amount of millet flour, or *hsiao-mi mien,* varied from 70 to a little over 100 catties for the groups below $40 a month, but was only some ten catties for those above $80.

Buckwheat flour dropped from 27 catties in the $5 group, to 11 in the $40 group. For the higher groups, the average was only one catty or less.

The largest amount of millet grain used by any group was 39 catties per cost consumption unit per year, purchased by the $10 group. For only three other income groups, was the amount over 20 catties.

The amounts of grain corn were so small, five catties or less, that they have been added to the corn-flour figures in Table 22.

The totals for the grains and flours together are specially interesting, as they show the approximate amount of cereals used by the different income levels. There are four points of distinct increase, at the $10, the $25, the $90, and the $300 groups. The total for the $5 group was 295 catties per year, but for the $10 group it was 385 catties. For the $20 group, it was 335 catties; for the $25 group, it was 420 catties. The $80 group used a total of 440 catties; and the $90 group, 535 catties. The total for the $175 group was 560 catties, and that of the

$300 group, 710 catties, per cost consumption unit per year.

The amount per cost consumption unit per day varied from 0.8 to 1.9 catties. Only for the $5 and the $20 groups, was the amount less than one catty per day. From $25 to $90 a month, the amount was either 1.2 or 1.3 catties per day. Over $90, it was between 1.5 and 1.7, except that for the $200 group. There it was 1.3 because of the large family. For the $300 group, the average was 1.9 catties per day. The higher amounts probably were reduced somewhat by the use of the more expensive qualities of rice and wheat flour, though this would probably be offset if the breads and noodles were included. For Dr. T'ao's families, whose average income was $17.30 a month, the average consumption was 1.3 catties per day per adult male equivalent, or approximately 1.4 per cost consumption unit.[4]

From the figures it seems evident that the Chinese families work toward an average daily consumption of grain and flour amounting to 1.5 catties, or two pounds, per cost consumption unit, but that this is reached only when the family income is over $90 a month. For the families doing the most active work, the amount is about 1.2 catties, or 1.6 pounds, per cost consumption unit per day. The figures for the different grains and flours show how, in the lower income groups, quality has to be sacrificed in order to get bulk.

We were interested to get from some workmen an estimate of their needs. One group said that a man, when working, needed to eat one catty a day of *hsiao-mi mien;* or a catty and a quarter of wheat flour; or a catty and a half of corn flour. Another group estimated their need, 511x if they were eating three meals a day, as one and three-quarters catties of *hsiao-mi mien;* or two catties of wheat flour; or two and a quarter catties of corn flour. This is possibly the amount they would expect if their food was supplied by their employer, but it is higher than the amounts actually purchased by these families. Even in the $300 group, the average was only 1.9 catties per cost consumption unit. Field-workers of the China International Famine Relief Committee estimated that a workman needs between a catty and a half, and two catties, of grain a day.

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[4] No. 39.

CONDIMENTS

Eleven principal condiments, flavorings and cooking 263 fats were used by virtually all the families. Sweet-oil, or *hsiang-yu,* salt, and vinegar were used by every family. *Chiang-yu, huang chiang,* sesamum sauce, ginger, soda, tea were omitted by only one or two families, sugar by four, and lard by ten families.

The largest condiment expenditure was for *hsiang-yu,* 511x sweet-oil made from sesamum. It is used in cooking meat and vegetable dishes and, although 50 per cent more expensive than peanut oil, is used because of the flavor it gives to the food. In the $5 group, the average expenditure was $1.05, and in the $300 group, $8, per cost consumption unit per year. (Table 23.) The graph in Figure 15 shows a specially rapid increase from the $5 to the $50 group. Above that point, the increase was slower but still continuous. The average price for the year was 35 cents per catty. The minimum price was 30.5 cents and came in December; the maximum, 43.2

cents in August. The average consumption varied from three to 23 catties per cost consumption unit, but from the $50 to the $200 group there was a decided tendency for the amount to be about 11 catties per unit. (Table 24.)

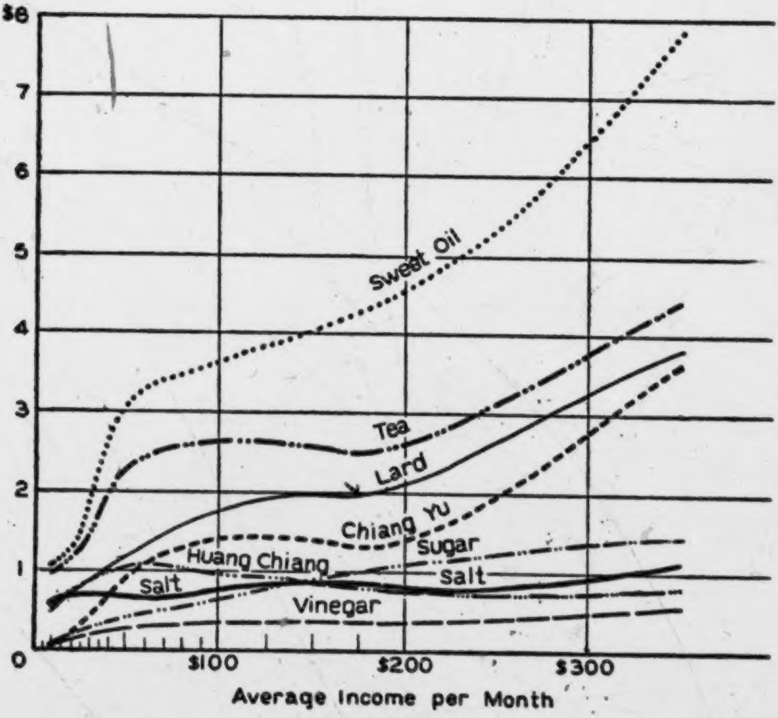

FIGURE 15—Condiments: Expenditure per Cost Consumption Unit per Year.

Tea-leaves were the second item in the condiment list. The average expenditure ranged from 85 cents to $4.40 per cost consumption unit, or from $2 to $23.25 per family. Again the expenditure increased rapidly up to the $50 group. It stayed about the same from the $50 to the $200 group, but the average for the $300 group was almost 100 per cent more than that of the $200 group. The price of tea varies so much with small differences in quality that we have not been able to determine any average price, or the average number of catties used. The accounts show that the expenditure was spread regularly over the entire year, the festival time naturally having some influence on the amount of the monthly expenditure.

Tea-leaves and *hsiang-yu* together account for almost one-half the condiment expenditure. In four income groups, the amount was over 50 per cent of the condiment total.

Lard was used by all but ten families, but the amount spent ordinarily was from one-third to one-half of that spent for *hsiang-yu*. The average expenditure ranged from 40 cents to $3.80, but only for the $300 group was it above $2.50. The average price was 38 cents per catty, so the consumption ranged from one to ten catties per cost consumption unit; but it was three catties, or less, for all but one of the income groups below $90 a month. Lard did not have the same increase as *hsiang-yu* from the $5 to the $50 group, but the proportionate increase from the lowest to the highest group was almost the same.

Huang-chiang, a salty yellow sauce made from yellow beans, was the flavoring most widely used in the lower income groups. The expenditure was 45 cents per cost consumption unit per year, in the $5 group. It increased to $1.25 in the $60 group, but then decreased until it was only 75 cents in the $300 group. The amount used varied from 7 to 19 catties per cost consumption unit per year, but from the $25 to the $300 group there was a tendency for the amount to average about 13 catties per unit per year.

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Chiang-yu, a salty sauce made from soy beans, was used by all except one family, but among the lower income groups it was not so popular as the more strongly flavored *huang-chiang.* However, when the family income was over $70 a month, the expenditure for *chiang-yu* was regularly the larger. In the $5 group, the expenditure was only 5 cents per cost consumption unit. In the $60 group, it was 90 cents, or 35 cents less than the average for *huang-chiang.* For the $175 group, it was $1.35; and $3.65 in the $300 group. As there are several different qualities of *chiang-yu* on the market, the best average price we could secure was 8.2 cents per catty. At this price the consumption varied from one-half catty to 45 catties. From the $50 to the $200 group, there appeared to be some tendency for the amount to be about 16 catties per cost consumption unit per year.

The expenditure for salt was surprisingly similar in all the income groups. Only in the $300 group was the average more than twice the average for the $5 group. The amounts were 45 cents in the $5 group; 65 cents in the $10 group; 90 cents in the $175 group; and $1.10 in the $300 group. The average consumption varied from 6 to 14 catties per year. There appeared to be a tendency, however, for the amount used to be between 10 and 11 catties, or 13 and 15 pounds per cost consumption unit per year. American budgets allow 16 pounds per unit.[5] The total Chinese consumption is considerably more than this, because of the amount of salt in the Chinese *chiang-yu, huang-chiang,* and salt vegetables.

Vinegar is used as flavoring on raw vegetables, in soup, in *chiao-tzŭs* and *chu-po-po,* meat dumplings. The expenditure, however, was much less than for salt, from 6 to 60 cents per cost consumption unit. (Figure 15.) With the price only 3 cents per catty, the amount used varied from 2 to 20 catties. Above $35 a month, there was a tendency for the amount to be between 11 and 12 catties per cost consumption unit per year, or a little over one pint a month. In other countries vinegar is used in such small amounts, that ordinarily it does not appear as a separate item in an average budget. (Table 24.)

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[5] No. 2.

Sugar increased from an average of 1 cent per cost consumption unit per year in the $5 group, to 52 cents in the $50 group. The expenditure was over $1 only in the three highest groups, the maximum being $1.45 in the $300 group. Sugar must be brought from South China, Formosa, et cetera, so it is relatively expensive in Peiping. Sweet dishes, therefore, are a small item in the diet of the Northern Chinese. More are included in Southern food. At the average price of some 17 cents a catty, the amount used was less than two catties per unit per year until the family income was over $40 a month; and less than five catties for all except the three highest income groups. Even in the $300 group, the average was only some 8.5 catties, or 11 pounds per year. American working-class budgets include some 55 catties, 73 pounds, of sugar for each cost consumption unit.[6]

Candy was entered in the accounts of 156 families. The amount per family buying candy increased from 11 cents in the $10 group, to 75 cents in the $175 group. There was a sudden jump to $1.70 in the $200 group, and to $3.95 in the $300 group. The amount per cost consumption unit increased from 1 to 73 cents, but it was over 10 cents for only six groups, and over 20 cents for only the two highest groups.

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[6] No. 2.

Chih-ma chiang or sesamum sauce, ginger, *chien* or soda, were bought by virtually all the families, but were used in small amounts. Even in the higher income groups, the expenditure for sesamum sauce was ordinarily less than 25 cents per cost consumption unit per year, and less than 13 cents for ginger and soda. These amounts would purchase about one and a half catties of sesamum sauce, one catty of ginger, and two and a half catties of soda.

Hsiang ts'ai, sweet vegetable, was bought by 269 families. The maximum average per family was 28 cents, or 8 cents per cost consumption unit. In the three lowest groups, the average per family was less than 10 cents, or less than 3 cents per cost consumption unit. The price in August 1927 was 5.1 cents per catty.

Tzŭ ts'ai, purple vegetable, was bought by 191 families, but only in four groups was the average over 10 cents per family. These small amounts were spread over the entire year. The maximum per cost consumption unit was 4 cents, but the amount was less than 1 cent for eight of the income groups. The price in August was $2.45 a catty, or a little over 15 cents an ounce.

Pepper was used by 246 families, but for only three income groups was the average per family over 17 cents. The maximum was 46 cents per family in the $300 group. The usual expenditure was less than 3.5 cents per cost consumption unit. The August price was 10 cents a catty.

Spice was bought by 209 families, but in only four groups was the average per family over 10 cents. The maximum was 22 cents per family, or 5 cents per cost consumption unit. The price in August was 49 cents per catty.

MEAT

Pork was the principal meat item. It was used by all but five families. Four of the five were Mohammedan households, so pork was omitted from their diet because of their religious belief. In the different income groups the expenditure for pork varied from 22 to 37 per cent of the total expenditure for meat. The actual amount per cost consumption unit per year was only 23 cents in the

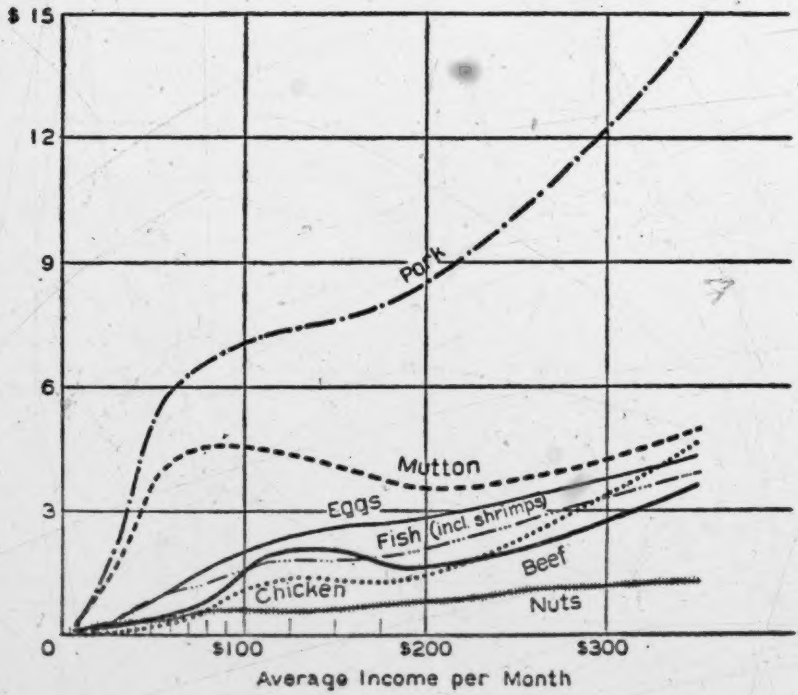

FIGURE 16—Meat: Expenditure per Cost Consumption Unit per Year.

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$5 group; 60 cents in the $10 group; and 80 cents in the $15 group. It was $14.60 for the $300 group. The graph in Figure 16 shows a rapid increase up to, and including, the $50 group. The average expenditure for that group was $6.60. Above $60, the increase was slower but the upward trend was fairly regular.

Next to pork, mutton was the meat most generally used. It was purchased by all but one of the families. In the $5 group, the amount per cost consumption unit was 22 cents, or almost the same as the expenditure for pork. It was $1.15 in the $20 group, and $4.50 in the $50 group. In the $300 group, it was only $4.80, a little less than one-third the average for pork. While the increase was not so rapid as for pork, the figures in Table 25 show that up to the $60 group, the average for mutton rose fairly rapidly. In the groups above that, however, there was a definite tendency for the amount to remain approximately the same, about $4.50 per cost consumption unit. As the expenditure for all the other meats increased as the family income increased, one naturally asks why the amount for mutton tended to remain the same. So far as we can learn, it is due to the fact that mutton is used by the non-Mohammedan families in the higher income groups to flavor soups and vegetable dishes, rather than as a separate meat dish. Consequently it is bought in relatively small amounts.

In three of the five income groups below $30 a month, the expenditure for mutton was larger than for pork. In two, the difference was small, 10 cents or less; but in the third, the $10 group, it was 21 cents, or 36 per cent of the expenditure for pork. In Dr. T'ao's study, the average expenditure for mutton was more than twice that for pork. Only a little more than one-half of his families bought any pork, but, it must be remembered, 23 per cent were Mohammedans.[7] As the average price of pork for the year was only one-fifth of a cent more than that of mutton—30.5 cents a catty for pork, and 30.3 cents a catty for mutton—it does not seem probable that in our study price would be much of a factor. A difference in the seasonal fluctuations in price may possibly have influenced the lower income families to buy more mutton than pork. Families in the larger income groups probably would not be influenced so much by a difference in the price of the two meats. The price of mutton varied from 38 cents a catty in May, to 25 cents in October; pork from 33.1 cents in May, to 28.4 cents in August. The price of mutton was less than pork in January and February, and from August through November. In October the difference was 4.4 cents, 15 per cent of the price of pork. Taste very possibly influenced the choice of the lower income groups, for it seems evident that if only a small amount of meat can be bought, mutton is preferable as it gives more flavor to the food.

A study of the monthly expenditures of the 131 families with incomes of less than $30 a month, shows that the expenditure for mutton was larger than for pork for seven months: December, March, and from July to November. The price of mutton was 10 per cent less than pork in January, and 6 per cent less in February, but the expenditure for pork in these two months was 25 per cent more than that for mutton. Pork evidently is the more popular meat for the New Year feasts. In June, the time of the Spring Festival, the expenditure for pork

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[7] No. 39.

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was three times that for mutton, both because it was festival time, and because the price of mutton was 20 per cent higher than pork. By September, the price of mutton was again 10 per cent less than pork. For the Autumn Festival, the expenditure for mutton was larger than for pork.

The monthly figures show that the families regularly used a small amount of pork every month, or an average of a little over one-half catty per family per month. The extra expenditure at festival time raises this to an average of a catty and a half, or even two catties, per family for the festival months. For only four months was the expenditure for pork more than the monthly average, and all four were festival months, January and February both being counted as festival months. In 1927 New Year's Day was February second, but the celebration continued until the seventeenth. Meat for the early feasts would be purchased in January, but in February for the later feasts.

The monthly figures for mutton are quite different. For the seven months from August to February, the expenditure was more than the monthly average. During the other five months, the expenditure ranged from 39 to 76 per cent of the monthly average. For three of the five months, it was less than half the monthly average. There was some increase for the New Year and Autumn Festivals, but it was small compared with that for pork.

For the $100 group, the monthly figures change in much the same way as those of the lower income groups. For pork, there were four peak months at festival time. For the four festival months, the average consumption was 10.5 catties per family per month. For the other eight months, the average was 5.5 catties. For mutton, the figures were above the monthly average from July to November. For those five months, the average expenditure for mutton was 93 cents more than for pork. For the year, the average was $5.75 less.

The $300 group had a high expenditure for pork for the New Year and Autumn Festivals, but not for the Spring Festival; also a large expenditure for mutton from September to February. The mutton dealers say that they regularly sell more mutton from the seventh to the first or second month. The meat is cheaper then and also has a better flavor.

Beef was not used so generally as mutton and pork, even though it was much cheaper, the average price being only some 22 cents a catty. It was bought by 191 families, and a large proportion of them were in the higher income groups. The average expenditure per cost consumption unit was less than 60 cents a year until the family income was over $70 a month. Above that amount, there was considerable fluctuation in the income group averages, but the smoothed curve in Figure 16 shows an upward trend to the maximum of $3.60 in the $300 group. A Mohammedan family in the $100 group spent $22.90 for beef for a birthday celebration.

The amount of pork bought was only one catty per cost consumption unit per year in the $5 group. It was 48 catties, 64 pounds, in the $300 group. (Table 24.) For mutton, the maximum was only 16 catties. The amount increased from one catty per year in the $5 group, to 15 catties in the $50 group, and then remained virtually the same for all the higher groups. In only three groups was the consumption of beef more than eight catties per cost consumption unit per year. The totals for the three

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meats varied from two to 80 catties, or from three to 106 pounds, per year. For the families with incomes from $50 to $175 a month, the amount was between four and five pounds a month. A workingman's budget in Philadelphia allows 110 pounds of beef and pork per cost consumption unit per year.[8]

In connection with the small amounts of meat used by the Chinese families, especially in the low-income groups, it must be remembered that, prior to the time of this study, the prices of both pork and mutton had been increasing rapidly. In the three years from 1924 to 1927, the price of pork rose 57 per cent, while the price of mutton increased 87 per cent. In the 15 years from 1912 to 1927, the price of mutton increased 130 per cent, and pork 150 per cent.[9]

Chicken, which most foreigners think of as one of the chief meats used in the Orient, was bought by only 41 per cent of the families and most of them were in the higher-income groups. Only 25 per cent of the families with incomes of less than $60 reported the purchase of chicken, but 84 per cent of the families receiving more than $60 a month bought it. The average amounts were less than 65 cents for all the groups below $90. The others were all over $1, but less than $2, except for the $300 group, where the average was $4.70 per year. (Figure 16 and Table 25.)

Eggs were purchased by 213 families, but they were not generally used until the family income was over $30 a month. Only 51 per cent of the families receiving less than $30 a month used eggs, but eggs were reported in the accounts of all except two of the families receiving more than $30 a month. The average expenditure per cost consumption unit was 10 cents, or less, per year for the groups below $30. It was over $1 in the $50 group; over $2 in the $90 group. The maximum was $4.35 in the $300 group. The price of eggs ranged from 1.9 to 2.5 cents apiece. The average for the year was 26 cents a dozen. The families did not average one egg per week per equivalent adult, until their income was over $50 a month. Only when it was $80 a month, was the average one egg per capita per week. Even in the $300 group, the per capita average was only one egg every three days. In American working-class budgets, the allowance is one egg per capita every two days.[10]

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[8] No. 2.

[9] Nos. 11 and 30.

Shrimps, which are sold both dried and fresh, are popular in Peiping. They were bought by all but eight of the families. The figures show that they were used all through the year, but April and May were usually the months of largest consumption. The expenditure was usually small, the income group averages all being less than 40 cents per cost consumption unit until the income was over $100 a month; and over $1 only in the $300 group. For that group, the average was $1.35.

Fish was bought by 116 families, but only a small proportion of that number were in the lower income groups. Of the families receiving less than $30 a month, only 29 per cent reported the purchase of any fish. The averages per cost consumption unit were 8 cents or less. Even for the families reporting, the averages per family were all 45 cents, or less. Ninety-one per cent of the families with incomes of more than $40 a month bought fish. The group averages per cost consumption unit were all 70

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[10] No. 2.

5// cents, or more. Beginning with the $90 group, they were all over $1. The largest was $2.60 for the $300 group. All but three families purchased some sea food, fish or shrimps, or both.

Dried beans, bean curd, bean noodles, and bean cake were put in the meat classification because of their high protein content. They were used by virtually all the families, beans by all but five, and bean curd by all but three. Even so, the average expenditures were unexpectedly small. For beans, the average was over 50 cents per cost consumption unit per year for only three income groups, and over $1 only in the $300 group. For bean curd, the averages were somewhat larger, but only three were over 70 cents per unit per year, and only one over $1. For bean noodles and bean cakes together, the averages for only four groups were over 70 cents, and over $1 for only one. If the bean, bean curd, and bean noodle expenditures are added together, even in the $300 group the total is only $4.60 per cost consumption unit per year, and for only one other group was the total over $2. The average expenditure for fresh beans, bean sprouts, et cetera, that were used as vegetables, was between 12 cents and 25 cents per cost consumption unit per year for the income groups below $40, or about the same as the average for dried beans.

Nuts of various kinds were purchased by all but eight families. Peanuts were by far the most generally used nuts. They were bought by 271 families, melon seeds by 151, and chestnuts by 127. The average expenditure for peanuts varied from 12 cents to 16 cents per cost consumption unit per year, for the groups below $30. Over $70, there was a tendency for the average to fluctuate around 35 cents. The maximum was 66 cents for the $300 group. Below $90 a month, the averages for melon seeds were all less than 10 cents. For only four groups was the average more than 20 cents. It was 55 cents for the $300 group. The total expenditure for nuts was more than 70 cents for only four groups, and over $1 for only two groups.

Milk, which in Peiping is a relatively expensive food as most of the supply has to be imported, was bought by only 49 families, most of them in the upper income groups. Only 5.5 per cent of the families receiving less than $80 a month used it, but it was bought by 64 per cent of those with incomes of more than $80. Because of the small total expenditure, the averages are small for most of the income groups, but in at least two of the upper groups the average was next to those for pork and mutton. For four of the five highest groups, the average was over $2 per cost consumption unit per year. The maximum was $4.45. American working-class family budgets give the expenditure for milk as the largest single food item.[11]

VEGETABLES

The detailed figures for fruit and vegetables are taken from the accounts of 73 families, all with incomes of less than $40 per month. Almost half of the families were in the $15 group. The average income for the 73 families was $17.90 per month. The total amount spent for the 33 vegetables studied was some 15 per cent less than the total vegetable expenditure of the 73 families. On examining the figures, it was found that some 5 per cent was not shown, as it was spent for the less regularly used vegetables. The other 10 per cent was missing because 10 per cent of the monthly accounts was missing when the detailed fruit and vegetable figures were transcribed. To allow for this omission, the figures secured from the original accounts have been increased 10 per cent, in order to give an approximate total for the entire year. The averages for the families in the different income groups show some tendency for the amount spent for each of the fruits and vegetables to increase as the family income increased, but the increases were not regular enough to be significant. Consequently, the figures given here are the averages for the entire group. It is unfortunate that it has not been possible to study the detailed fruit and vegetable expenditure of the families in the higher income groups, for with the rapid increase in the total expenditure, there must have been some interesting changes in the detailed amounts.

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[11] No. 2.

Cabbage, ordinarily the Shantung or celery cabbage, is by far the most important vegetable for the lower income families. It was used by all of the 73 families. The average expenditure was $2.40 per family per year, or 80 cents per cost consumption unit. This was one-quarter of the entire expenditure for vegetables, and more than three times the expenditure for any other fresh vegetable. (Table 26.)

If the 73 families are divided into income groups, the expenditure for cabbage increases regularly as the family income increases. The average per family was $1.65 in the $5 group; $2.10 in the $10 group; $3.35 in the $20 group; and $7.05 in the $35 group.

The price of cabbage during the time of our study averaged 1.25 cents per catty, but varied from 1.7 to 0.7

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per catty. The maximum price came in March and April, the minimum in June. The next year, 1928, the price was 4.1 cents a catty in March, but two months later it was only 0.6 cent. The monthly expenditures of the families show, however, that the minimum price had little to do with the amount consumed. Cabbage is a late autumn crop and can be kept fairly well throughout the winter, but it tends to deteriorate with the coming of warm weather. The price, therefore, tends to increase from November to March, and then to drop rapidly.

Cabbage was bought every month of the year by some families, but there was a distinct seasonal variation in the average monthly expenditure. For the six months beginning with October and ending with March, the average per month varied from 24 cents to 44 cents per family, with the maximum in January. For the other half of the year, the averages varied from 2 cents in July to 19 cents in September, but all except the September average were less than 10 cents. The total for the six months was only 47 cents, or 20 per cent of the annual expenditure.

The average consumption was 192 catties per family per year, or a little more than one-half catty per day. The average per cost consumption unit was 2.75 catty ounces per day. The amount used during the year is the same, whether it is figured at the average price for the year, 1.25 cents per catty, or on the basis of monthly price and expenditure. During the winter months the average consumption per family was 13.5 catty ounces per day.

Salt vegetables, of which there are many varieties, were bought regularly throughout the year by all of the families. The kinds most used by these lower income families were salt turnip, pickled turnip, salt *ke-ta,* salted *ke-ta* leaves. Salt turnip was used every month of the year, but was bought most generally from April to November. *Suan ts'ai,* pickled cabbage, was purchased from September to November, and by a few families in February. The season for salt *ke-ta* was December to March, and for salt *ke-ta* leaves from September to March. *Suan ts'ai* was used by 57, salt *ke-ta* by 64, and salt *ke-ta* leaves by 71 of the 73 families studied.

The total expenditure for all kinds of salt vegetables averaged $1.85 per family, or 62 cents per cost consumption unit per year. For the different income groups, the averages ranged from $1.37 for the $5 group, to $2.17 for the $15 and $30 groups. Of the average total of $1.85 per family, $1.12 was for salt turnip, 35 cents for *ke-ta* leaves, and 21 cents for salt *ke-ta.* The average prices were 3 cents per catty for salt turnips, and 4.2 cents for salt *ke-ta.* At these prices the total amount of salt vegetables purchased was some 52 catties per family per year, or approximately a catty and a half per cost consumption unit per month. In Dr. T'ao's study, the expenditure for salt vegetables for six months averaged 88 cents per family, and the amount used 16.4 catties.[12]

For none of the other vegetables was the average expenditure over $1 per family per year. Sweet potatoes, which had the largest average, 82 cents per year, were regularly used from September to March. All through the winter, itinerant peddlers selling steaming hot sweet potatoes are one of the familiar sights along the city streets. The store prices for sweet potatoes averaged 1.8 cents per catty. The average amount used, therefore, was

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[12] No. 39.

45 catties per family per year, or 6.5 catties per month during the season. In the country districts south of Peiping, sweet potatoes are one of the principal foods, especially during the winter. In some families the average consumption is more than one catty per person per day. 511

Potatoes were bought by only ten families. The average expenditure was only 2 cents per family.

Onions and leeks were the only other vegetables with an average expenditure of over 50 cents. They were 58 and 52 cents. The consumption of onions averaged 22 catties per family, the average price being 2.6 cents per catty. Onions and leeks were used by all the families, and throughout the year. Turnips, celery, bean sprouts, and garlic were also purchased every month of the year.

Spinach was bought by some families during nine months of the year, but was most generally used in March. The average expenditure for the year was 22 cents per family.

Fresh beans, cucumbers, egg-plant, different kinds of gourds, squash and pumpkins were the chief summer and early autumn vegetables. For all of them together, the average expenditure totaled only $1.53 per family per year. Peas were bought by only 24 families. Lily root was used by 13 families, and lotus root by nine, in July, August, and September. The total expenditure for lotus root was only 19 cents, and for lily root, 46 cents.

FRUITS

The small amounts spent for some 16 kinds of fruit by these 73 families with incomes of less than $40 a month, 511 emphasize again the smallness of the total expenditure for fruit in the lower income groups. The average total was less than 65 cents per cost consumption unit per year for all the income groups below $30 a month, and less than $1.40 for those below $40 a month.

The figures for the individual fruits are so small that the averages for the different income groups show no significant changes, other than a slight tendency for the amounts to increase as the family income increases. The expenditure of the 73 families studied averaged less than 10 cents per family per year for three-quarters of the fruits, and less than 5 cents for one-half of them. The largest average was 17 cents spent for persimmons.

Melons, pears, peaches, apricots, persimmons, and small apples which the Chinese call *sha-kuo,* or sand apples, were the most generally used fruits, and the ones for which the largest expenditure was reported, 10 cents or more per year. They all were purchased by at least three-quarters of the families. Grapes, plums, apples, oranges, haws were used by fewer families and in smaller amounts. The average for each was less than 5 cents per family per year. Bananas were bought by only six families, and only once by each family.

Most of the fruits were used when they were in season—apricots in June and July, melons in July and August, grapes in September. Persimmons were on the market from September to April. The long season for persimmons is due to the fact that the fruit ripens late and natural cold storage is possible during the winter. Furthermore, dried persimmons are used to some extent. Pears were bought by some families every month of the year except June, but were used most generally in August and September.

VI

CLOTHING

SUMMER dress for the poorer people is usually a shirt and trousers for the men, a coat and trousers for the women, cloth shoes and possibly cotton cloth socks for both. The shirts, coats, and trousers are made of single thicknesses of blue cotton cloth. When possible, a long light-weight gown is added to a man's wardrobe. Winter dress is a coat and trousers made of two thicknesses of cloth and padded with cotton. There is also an intermediate weight of two thicknesses of cotton cloth. Unless the family is very poor, the man wears a long padded gown in winter. On cold days hip-length padded leggings, *t'ao k'u,* are often worn over summer trousers, and in the coldest weather over padded trousers. Padded shoes are often worn in winter for extra warmth. When additional light-weight garments are available, they are added, one on top of another, as the weather turns cool. Silks and furs are worn by well-to-do families. Only occasionally is a second-hand fur-lined coat secured by some of the poorer families.

An inventory of the clothing of 48 families with incomes of less than $35 a month found the median wardrobe to be three single, one double, and two cotton padded garments.[1] We attempted no inventory of the property of

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[1] No. 39.

291 our families, but the clothing figures for the lower income groups would probably be about the same.

x 511 The total expenditure for clothing was $16,333.85, an average of $57.75 per family, and $12.45 per person. The averages for the different income groups are much more significant, of course. The average expenditure per family per year varied from $2.30 for the $5 group, to $482.65 for the $300 group. The income group averages were all less than $30 per year until the family income was over $40 a month, and less than $80 until the income was over $90 a month. (Figure 8, page 48, and Table 27.)

Eight families spent over $300, and 22 over $200 for clothes during the year. The maximum amount for any family was $997.30. This was the expenditure of a family in the $300 group and included the amount spent for clothes for the wedding of one son and the engagement of another. The minimum expenditure reported was 20 cents. One would naturally be inclined to question the accurateness of such a small amount. There were, however, seven other families who reported the expenditure of less than $1 for clothing during the year. Three of these were servants to whom garments may have been given, but a clerk, a teacher, and a flowermaker included in the seven families, probably would have to buy all their clothing. Thirty-two families spent less than $5 for clothing during the year, and 97 families, all with incomes of less than $60 a month, spent less than $1 a month, or $12 a year. Fifty-two per cent of all the families spent less than $2 a month, and 65.5 per cent less than $3 a month. Two families spending less than $2 a month for clothing were in the $90 income group.

One family in the $60 group spent $12.05, and one in the $50 group only $8.45, during the year.

Some of the families spending the small amounts may have received gifts of clothing during the year, but none were reported. Possibly some may have made unreported expenditure. The semi-annual check-ups on the income and expense totals brought out several purchases of cloth that previously had not been put on the accounts. The averages, therefore, are possibly somewhat less than they would be for a complete account, but the similarity of the figures for the adjacent income groups, the similar seasonal variation in different groups, and the comparison with other studies of Chinese budgets make it evident that they do not contain a large percentage of error.

The average expenditure per person varied from 77 cents per year in the lowest income group, to $59.10 per year in the highest group. It was less than $3 a year for all the income groups below $25 a month; under $7 a year for all the income groups below $40 a month; and less than $20 a year for all those under $90 a month. (Table 27.) The trend of the clothing expenditure per person per year is shown by the smoothed curve in Figure 17. The curve is so nearly a straight line that there seems to be a decided tendency for the average expenditure per person to be a function of the family income.

Because of the small figures for the lower income groups, we have been interested to find that, in another Peiping budget study, the average clothing expenditure per person per year was only 56 cents for families with incomes of less than $11.65 a month; $2.48 for the $11.65 to $18.49 income group; and $3.25 for the $18.50 to

X 511 $24.99 group.[2] During the past five years the per capita clothing expenditure for the inmates of the Peiping Old Ladies' Home has varied from $2.55 to $3.95 per year, and averaged $3.30. This amount covered the cost of all necessary repairs and replacements, including a regular yearly addition of four ounces of cotton to the wadded clothes worn in winter. It did not include the cost of sweaters, scarfs, wristlets given to the old ladies, but those were special gifts and are luxuries that would be unknown to poor families. The per capita budget of the Home was approximately that of the $10-a-month families, but the

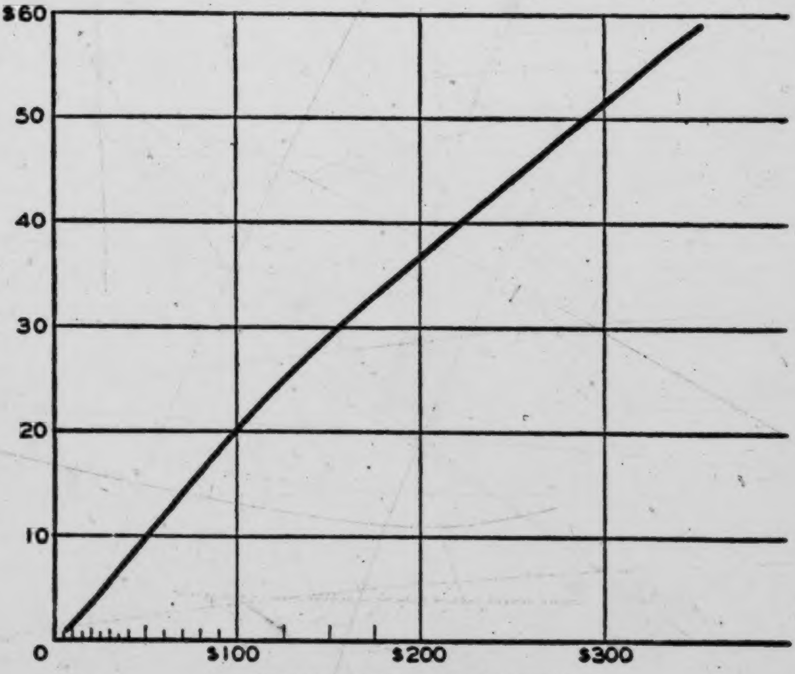

FIGURE 17—Clothing: Expenditure per Person per Year.

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[2] No. 39.

per capita clothing expenditure was a little more than that of the $20 families. However, as the old ladies' wardrobes included a dress outfit suitable for church, et cetera, their clothes were probably in better condition than those of many of the poorer families. Furthermore, their clothing expenditure might possibly be higher as the Home was supervised by a group of foreign (non-Chinese) women. Then, too, in figuring our family averages, children and adults are counted alike, which would tend to reduce our figures somewhat. On the other hand, the old ladies' clothing would probably have less wear than that of workers and their families. The expenditure per cost consumption unit has not been figured for our families, as it seems evident that the available figures giving the variation in clothing requirements due to differences in age and sex would not fit the Chinese situation accurately.

The individual families spent from 0.1 to 25.4 per cent of their budgets for clothes. The figure was over 20 per cent for seven families, and over 15 per cent for 16 families. One family in the $20 group spent 17.1 per cent, and one in the $30 group 20.5 per cent for clothes. The other families spending more than 15 per cent for clothes were scattered among the higher income groups. One hundred and twenty families, 42 per cent of the entire group, spent less than 5 per cent of their budget for clothes, and 64 families spent less than 3 per cent. Of the families with incomes of less than $60 a month, one-half spent less than 5 per cent, and 28 per cent spent less than 3 per cent, for clothes. Even in the $200 group, there was one family that spent only 1.6 per cent for clothes, but this was the large family with twenty-four members.

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The minimum for the $300 group was 2.9 per cent. For seven income groups, the minimum was less than 1 per cent; and for twelve groups, it was less than 2 per cent. For only three groups, was the minimum more than 4 per cent, and they all had incomes of more than $100 a month. The maximum percentages were over 10 per cent, except for the $5 and the $60 groups. The highest figures for the families in those two groups were 3.8 per cent, and 7.9 per cent. For 12 groups, the maximum was over 15 per cent; and for seven groups, it was more than 20 per cent.

In considering the proportion spent by individual families, it must be remembered that the expenditure for clothing tends to fluctuate from year to year, and is apt to be low one year and high the next. For one Chinese family whose complete accounts we secured for six consecutive years, the annual figures varied from 6.2 to 17.4 per cent. For another family with accounts covering three years, the variation was from 4.1 to 6.8 per cent.[8] For an American family of two adults, the range during seven years was from 4.2 to 15.4 per cent.

The average percentages for the different income groups varied from 2.2 per cent for the $5 group, to 11.7 per cent for the $175 group. They were less than 6 per cent for all the groups below $30 a month, and less than 10 per cent until the income was over $100 a month. Although there was some fluctuation in the income group averages, there was a definite tendency for the proportion spent for clothing to increase as the family income increased. (Figure 10, page 52, and Table 27.)

Eleven other groups of Chinese families living in Peiping and Shanghai used from 2.5 to 11 per cent of their expenditure for clothes. The average total expenditure of these groups ranged from $11.50 to $35.85 a month, and, except for one group, it was regularly true that the larger the monthly income, the larger the proportion spent for clothes. (Table 15.)

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[8] No. 16.

This tendency for the proportion spent for clothing to increase as the income increases does not follow Engel's original law—"As the income of a family increases the percentage for clothing remains approximately the same"[4]—but does agree with the trend found by later budget studies made in several countries. In Sweden, the proportion increased from 10.9 to 13.4 per cent; in Germany, from 9.2 to 14.9 per cent; and for American working-class families, from 13.2 to 20.4 per cent.[5]

The budgets of American professional and executive families belonging to higher income groups seem to show, on the other hand, a tendency of the proportion spent for clothing to decrease as the income increases. It seems probable, therefore, that up to a given point the proportion spent for clothing increases as the income increases, but that it then tends to decrease with further additions to the family income. For a group of American college professors, the critical point was about $3,000 gold a year.[6] For another group of American families, it was apparently between $3,000 and $5,000 gold per year.[7] Our study does not include enough high income families to make possible any accurate generalization concerning Chinese families, but from the figures in hand it seems probable that, at the present level of prices and incomes,

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[4] No. 14.

[5] Nos. 26, 28, 43 quoted in No. 1.

[6] No. 37.

[7] No. 35.

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the proportionate expenditure for clothing begins to decrease when the family income is more than $2,500 silver per year.

The percentages of all the Chinese income groups are less than the clothing figures in the budgets of Western countries given in Table 16, less than those for American workers given above, and less than most of the German and Swedish groups. The figures clearly reflect the relatively higher clothing requirements of Western families. Even the 13 per cent of the budget spent for clothing by Japanese salaried and wage-earning workers is larger than the figure for any of the Chinese income groups. The 6 per cent of the Japanese primary poverty budget is virtually the same as the figure for the Chinese $25 group. In the study of Bombay working-class budgets, the proportion spent for clothes remained virtually the same for all the income groups. The average was 9.6 per cent. This was almost the same as the average of the Chinese $90 group. Middle-class families in Bombay used 10.4 per cent of their budget for clothing, or about the same proportion as Chinese families receiving more than $100 a month. It is surprising to find the relative clothing needs of a large part of the Peiping workers so much less than those of workers in other Oriental countries.

The small amounts, and the low proportion of the budget, spent for clothes by the families with smaller incomes shows clearly that they must economize on clothing in order that they may use a larger proportion of the budget for food and fuel. In the $5 group, the expenditure was only 77 cents per person per year, and only 2.2 per cent of the budget. In spite of the small expenditure, the field-workers did not report any of our families as being in special need of clothing. However, we have known of not a few cases where the members of a family have had to face the winter without a padded suit apiece; and other cases where there was not even enough summer clothing to give every person in a family a full suit of clothes.

There is evidently some close relationship between the percentages spent for clothing and for fuel, as a change in one is usually accompanied by an inverse change in the other. The relationship is so close that the sum of the two percentages is nearly the same for all the income groups. For two-thirds of the income groups, it is between 15.3 and 17.4 per cent. The extremes are 12.5 and 19.8 per cent. For American working-class families, the sum of the two percentages apparently increases as the family income increases, the percentage for clothing increasing faster than the proportion spent for fuel decreases.

There was a definite seasonal variation in the clothing expenditure. The monthly figures of six income groups show that the largest expenditure was made in December. There was another peak in April, and a less clearly defined one in September and October. The spring and autumn increases are evidently the extra expenditure regularly made in connection with the preparation for a change of clothing. It is unusual to find the largest expenditure for clothing in December, but it comes at that time because of the Chinese celebration of New Year's. Everything must be new and clean for the New Year, all business accounts must be settled, the house must be cleaned and swept, and the clothing of the family must be new and clean. Everyone who can, wears at least some new clothes on New Year's Day. Those who cannot have

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new clothes, wash and mend their old ones, so they will be in the best possible condition for the New Year. Naturally it takes considerable time to make new clothes, or remake the old ones, especially when the padded suits must be taken apart, the cloth and cotton washed, and the cloth mended and patched before the suit is put together again. The expenditure, therefore, is made well in advance of New Year's Day. It was five weeks from the end of December to Chinese New Year. This seems a long time ahead for most of the families to buy their new clothes, or the cloth and cotton needed for mending their old ones. It may be, however, that some of the expenditure was made earlier than actually necessary, so that the relatively large clothing expenditure would not be made during the same month as the other expenditures for the New Year celebration. The December expenditure was approximately 160 per cent of the average monthly expenditure. In April, it was some 130 per cent; and in the autumn approximately 140 per cent of the monthly average.

The months of minimum expenditure were February and July. Chinese New Year came early in February in 1927, and any large expenditure for clothing was naturally made before the festival. July was the hottest month of the year. The February and July expenditures were both only about 44 per cent of the monthly average.

It will be interesting to see how the shift of the New Year festival to January first, which the government is trying to introduce, will affect clothing expenditure. Undoubtedly it will tend to make January the month of minimum expenditure, and may, if the customs now attached to the lunar New Year can be shifted to the January-first celebration, make November the month of maximum expenditure. 511x

The price of plain cotton cloth and clothing will give 511x some idea of what the families can buy with per capita ex- 435 penditures of $3 and $4 a year. The approximate original cost of the clothing worn by families with incomes of less than $31 a month was: man's unlined suit, coat and trousers, $1.85; padded suit, $3.20; unlined gown, $2.40; padded gown, $5; shoes, 70 cents a pair; cotton socks, 25 cents; knitted socks, 30 cents a pair; bedding, mattress, quilt and pillow, $6.20.[8] For women, the prices would be about the same, except that a woman's unlined suit would cost some 25 cents more than a man's. Ordinarily women do not wear long gowns, but suit coats of intermediate length which require more cloth than men's shirts. The poorest grade of blue drilling averaged 5.4 cents, and the better grades from 11 to 12 cents per Chinese foot, 0.32 meter. Coarse cotton for padding winter suits and bedding cost 47 cents a catty, the finer grades 56.8 cents a catty, and cotton thread 10.4 cents an ounce.[9]

An inventory, made in April 1927, of the property of 511x 48 families, gave the average estimated value of the clothing and bedding as $23.75 per family, or $5.65 per capita, for the families with incomes between $11.85 and $18.30 per month; $39 per family, $7.30 per capita, for those with incomes from $18.30 to $25 per month; and $12.80 per capita for those with incomes over $25 a month.[8] If these figures are typical for the families in our lower income groups, their per capita expenditure for clothing would amount to some 45 per cent of the present value of their clothing; 37 per cent of the presx 511 ent value of their clothing and bedding; and about 20 per cent of the original value of clothing and 296 bedding. Five years is a long time for a cotton garment to wear, but it is surprising what can be done with patches, and second-hand clothing can be bought very cheaply in some of the markets.

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[8] No. 39.

[9] No. 11.

291 We have not attempted any study of the detailed clothing expenditure. When the families are able to have new clothes, they usually buy the cloth and make it up themselves. Even the majority of the cloth shoes are made at 295 home. Hats, garters, knitted socks, the black bands that are tied around the bottoms of the trousers, some of the shoes, are usually bought ready-made. Naturally these articles are only a small part of the clothing budget. The prices of second-hand clothing have not been investigated, as they would not be significant.

x 511 If the families are grouped according to the amount of income per food cost consumption unit, the average proportion spent for clothes by the families in the different groups shows virtually no tendency to increase until the income is more than $17.50 per unit per month. Then there is a distinct rise from 6 per cent to over 10 per cent. With a further increase in income, the proportion used for clothing remained approximately the same, though with some fluctuations, until the income was more than $100 per unit per month. Then it dropped almost one-half, to 5.3 per cent. (Table 14.)

VII

HOUSING AND RENT

THE typical Chinese-style house in Peiping is a series 342
of one-story rooms built around the four sides of a court- 362
yard. A family of moderate means usually occupies an entire courtyard. Well-to-do families use several courtyards, ordinarily located one behind the other. In such a house, the servants' quarters are usually in the front courtyard and the family's living rooms in the one farthest from the gateway opening on the street. Poorer families can afford only one or two rooms, so several families live in the same courtyard. One court in the South City is known in the district as the Eight Poor Family Courtyard.

The better-class houses are usually built of grey brick 342
and are roofed with tile. A cheaper type of wall is made of adobe brick faced with a mixture of earth and lime. The roofs of the cheaper houses are made of an earth and lime mixture, or sometimes simply of packed mud. When these become old, they are apt to leak during the summer rainy season.

Light and air for the rooms ordinarily come only from the courtyard, few houses having any windows in the back walls. The upper two-thirds of the front wall is usually wooden latticework, covered with white paper, or white paper with a pane of glass set into the lower part

342 of the lattice. In some of the houses, the upper part of the wooden lattice can be opened during the summer, but in winter the cracks are all pasted over to keep out the cold. Ventilation is then provided by an opening in the paper about 12 x 18 inches in size. It is opened and closed by rolling up or down a piece of paper that hangs over the opening. A good deal of air also filters in around the door, since most of the rooms, especially those in the poorer houses, open directly on the courtyard, and ordinarily the doors are not closely fitted. In some three-room houses there is only one outside door. It opens into the middle room.

The floors of most Peiping houses are only a few inches above the ground. In the better houses, they may be raised some two or three feet. Most of the floors are of dirt or tile. Wooden floors are found only in the more expensive houses, and then usually in only a few of the rooms.

In many of the rooms, a large part of the floor space is occupied by a *k'ang,* or raised platform some fifteen inches high and six feet wide, which serves as a bed for all the members of the family. Its length depends on the size of the room. In many cases, it extends across the entire room. Of necessity, much of the daytime life and work is carried on upon the *k'ang,* as it occupies so large a part of the floor space. The top of the *k'ang* usually is covered with a reed mat. A flue ordinarily runs underneath it, so that it can be warmed in winter—a tremendous help and comfort for people who must live through cold winters with little fuel, at best.

x511 Because of the difficulty of handling the additional detail, working out standards, et cetera, we did not attempt any detailed study of the type and quality of the houses 511x occupied by our families. Occasional notes such as "Third room too bad to use," "Poor house so low rent," gave a rough idea of the condition of some of the houses. We did determine, however, the approximate size of the houses, and the amount of rent paid for them.

Families that owned their homes, or were given houses 511x rent-free, presented a problem. Taxes, insurance, et 434 cetera, are usually found in the budgets of families owning their homes and, in part, take the place of rent. These items were almost entirely missing from our budgets; the families had no expenditure for rent, and repairs, upkeep and taxes were minor items. Rather than upset the rent figures by including a considerable number of no-rent families, or by omitting those families from the rent calculations, we have secured the families' estimates of the rent value of the rooms they occupied, and have put that into their budget as the amount spent for rent. This entry on the expense side has been balanced by entering an equal amount on the income side. With the rent value entered in both the income and expense side of the accounts, it is as though the family rented their home to others and lived in similar rented quarters. Several families who owned houses were doing exactly this, except that the rented rooms were not always the same as the house they rented to others.

The use of the rent value occasionally gives unusual figures, especially where the families own, or have been given, the use of houses with unusually large rent value. This is particularly true in the $200 group where two families owned 12-room houses, and one a house with 28 rooms. It was also true in the $150 group where one

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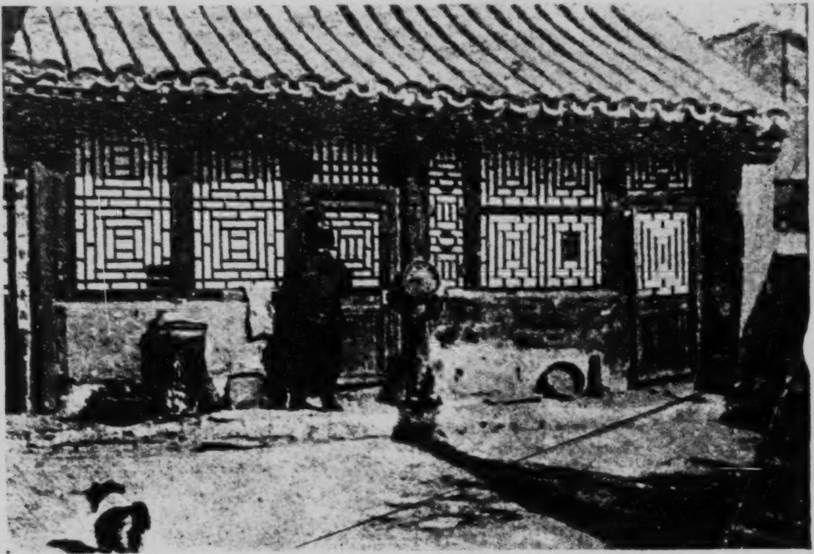
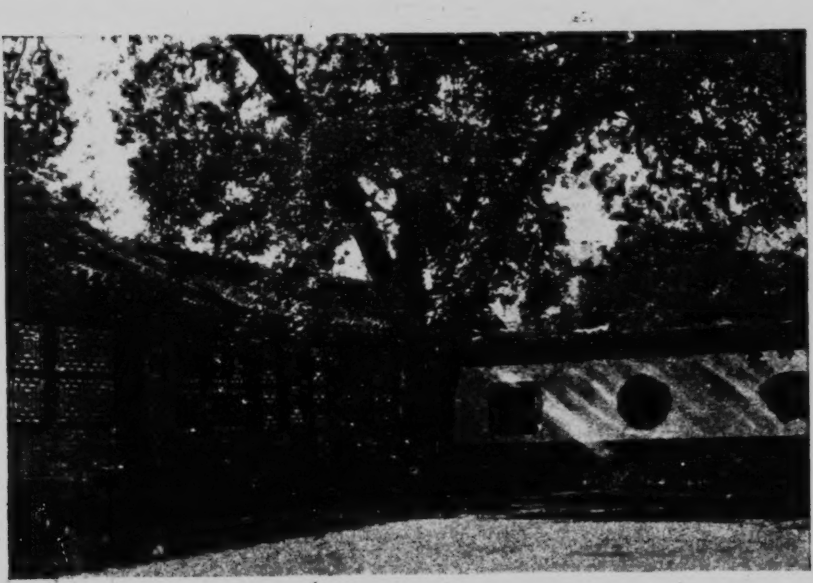


WORKING-CLASS FAMILY HOMES

Two of several opening onto a common courtyard. The windows are paper-covered, except for one small pane of glass. The chimney standing near the door is used for starting the coalball stove.



COURTYARD OF A WELL-TO-DO HOME

[FACING P. 124]

511 family was given the use of a ten-room foreign-style
434 house, and another family owned a 21-room house. Then too, adding the rent value to the income often has put a family in a higher income group than would otherwise be the case. In spite of these complications, however, it has seemed the best way of adjusting the family accounts so that they all included expenditure for rent; and the best method of giving an accurate picture of the housing situation of all the families.

423 Fifty-one families owned the houses in which they were living at the beginning of the budget year. Nine more owned property they might have occupied but, when the study began, were living in rented houses, or in quarters given them by their employers. Three of the nine moved into their own houses during the year. The 60 house owners are 21.2 per cent of the families studied. How this compares with all of Peiping it is impossible to say, as there are no available figures on home-owning for the entire city. In some of the larger American cities from 23.4 to 38.9 per cent of the families own their own homes.[1]

It was surprising to find that nine families with incomes of less than $25 a month were property owners. This was 8 per cent of the families in that income group. As the family income increased, the proportion owning property naturally increased and increased rapidly. It was 18 per cent for the families with incomes between $25 and $50 a month; 34 per cent for those whose incomes were between $50 and $100 a month; 47 per cent for those receiving more than $100 a month; and 64 per cent for those whose income was more than $200 a month.

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[1] U. S. Census, 1920, for Chicago, Pittsburgh, Philadelphia and St. Louis.

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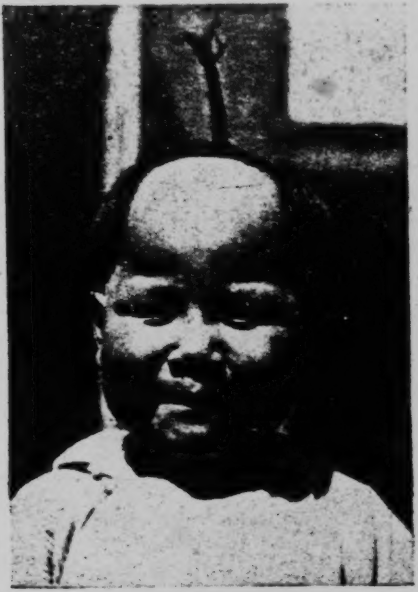
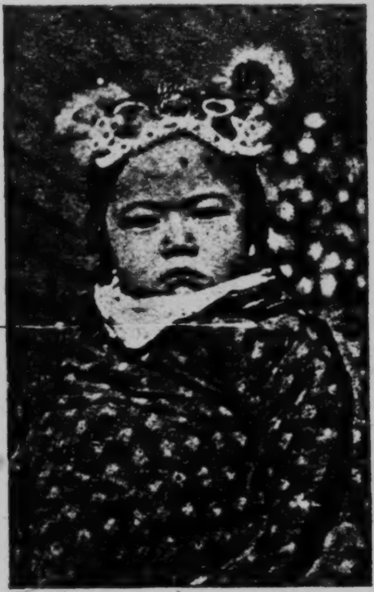
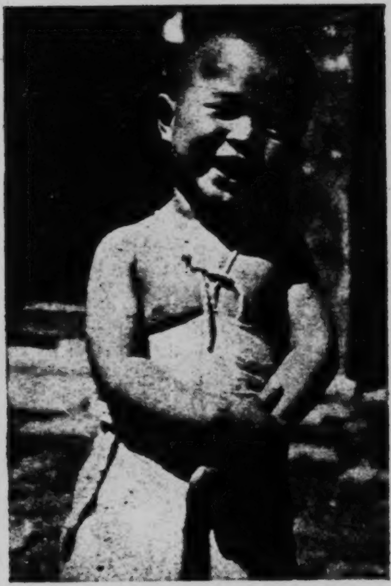


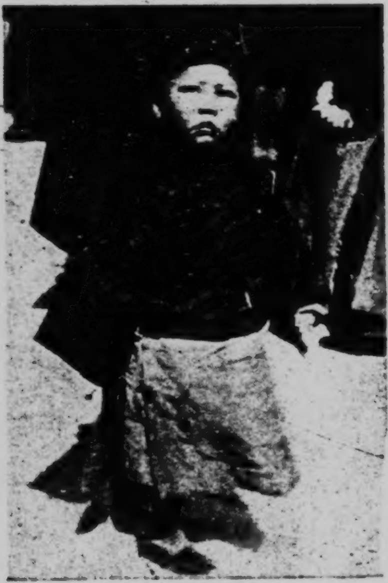
A SUMMER COIFFURE



A TIGER BABY



ENJOYING SUMMER



A YOUNG ARISTOCRAT

[FACING p. 125]

423
465
There were 19 families who paid no rent during the entire year, but did not own the houses in which they lived. Two lived in houses given them free by their relatives. Seventeen were given their houses by their employers as part of their salaries or wages. They were watchmen, gate-keepers, workers in stores or factories, school-teachers, preachers and others engaged in religious work.

Twenty families paid no rent during part of the year; to seven of these, houses were given for part of the time by their employers; to seven others, houses were loaned by relatives or friends, for one or more months; six families lived part of the year in houses that they owned, and part of the year in rented property.

423
427
Fourteen families reported that they rented larger houses than they needed for their own use, and then endeavored to sublet the extra rooms. If all the extra rooms could be rented, there was apparently a profit of 75 cents to $1 per room per month. Three families made enough in this way to give them their own rooms rent-free; three others, enough to pay part of the rent for the rooms they used. The other eight families were unable to get enough to pay the rent of the extra rooms. One family, who had been using three rooms and paying $5.50 a month rent, in May took over the other five rooms in the house and paid a total rent of $17 a month. Their venture was a complete loss, as they were unable to sublet any of the rooms. Finally in October they moved to a six-room house, for which they paid $12 a month. Another family paid $30 a month for a twelve-room house. They planned to use eight rooms and sublet four. The four rooms were rented for three months, but from April

423 to September the family was unable to find any tenants.
427 Beginning in September, three rooms were rented for $7 a month. The total receipts for the year were only $43, or less than the cost of two rooms.

427 One hundred and ninety-three families—68 per cent of the group—paid rent for their houses during the entire year.

361 Fifty-five families moved from one house to another during the year. Seven families moved more than once, and one family moved four times in twelve months. The latter was a family of four, a couple, the husband's sixty-seven-year-old mother, and a fourteen-year-old son. From December to April, they lived in a two-room rented house, for which they paid $2 a month. In April, they moved to a two-room house owned by a relative. For this they paid no rent. In May, they moved to another relative's house; and, in June, to still another. In September, they moved once more, this time to a two-room house for which they paid $1.57 a month. The family was helped by relatives, as the man had lost his position with the *Kuo Min Chün,* the People's Army, and was able to get work for only three months. His income for the year was $49.30; his expenditure $354.70. Fortunately the family had some savings from which they could meet most of their budget.

If these figures are typical, Peiping families do an unusual amount of moving from one house to another. Almost one out of every five families, 19.5 per cent, a large proportion, moved during the year. Americans are noted for being a restless people, but they apparently move less often than this group of Peiping families. According to the records of the American Telephone and Telegraph

Company, one out of every eight American families 361
moves during the year.

The poorer families, having little furniture and other household equipment, can move without much trouble, and one might expect that the difficulties of making regular rent payments, et cetera, would force them to move more often than well-to-do families, but they were only average in this respect. The largest proportion of families who moved was found among those with the larger incomes. Twenty per cent of the families with incomes of less than $50 a month moved during the year; 26 per cent of those with incomes of over $100 a month; and only 14 per cent of those receiving between $50 and $100 a month

Of the larger income families, three moved during the year from rented quarters to houses which they owned—one, because the head of the house had trouble with his step-mother; another, because the man had received a fellowship, and his family went to live with his parents while he was abroad; and the third, because the man left an employer who had been giving him his house as part of his salary.

If the study had been made in 1929, we would undoubtedly 361
have found a much larger proportion of families 427
who changed their living quarters during the year. After the capital was moved to Nanking in 1928, a great many people left the city, and Peiping suffered severe economic depression. Rents came down, but it is reported that many of the landlords refused to reduce the rents for their old tenants. Naturally this meant that a great many families moved in order to reduce their rent, and moved several times as rents continued to decrease. While some houses were leased for long terms, and one

361 family was paying about one-third the current rent value
427 on account of a long lease on the property, most of the cheaper houses were rented by the month and could be given up at any time.

427 Rents were still going up in 1927, for the accounts of 20 families showed that their rent was raised. Thirteen of these families were renting only one room. Ten were paying less than $1 a month rent. For eight of those ten, the increase was 10 cents a month. The largest increase was $2 a month. The rent for three rooms, occupied by a family in the $25 income group, was raised from $4 to $6; and the rent of four rooms, occupied by a family in the $40 group, was raised from $6 to $8. Other increases ranged from 48 cents to $1.50. The largest proportional increase was from 48 cents to $1, or 108 per cent.

Some landlords require tenants to pay more than one month's rent when they take possession of a house. Personal experience gave us the impression that ordinarily it was three months' rent. This would be regarded as payment for two months, the first and last of the rent contract, plus a tip amounting to a month's rent, for the landlord's servants who were supposed to prepare the property for the new occupant. The accounts show, however, that the requirement of advance rent was far from universal. Only 11 of the 55 families that moved from one house to another reported the payment of any advance rent, or tip. The first month these families were in their new houses, they paid from 1.3 to 2.5 months' rent. None of them paid as much as three months' rent. Only six of the 11 paid an amount equal to two or more months' rent. These were evidently paying the last month's rent in ad-

vance. Although it is not shown in the accounts, it seems 427
fairly safe to assume that the landlord gave the fractional amounts to his servants as one of their perquisites, and to pay for any work they had done in preparing the house for the new tenant.

When asking a Chinese family how large their house 804
is, one does not ask them how many rooms they have, but 362
how many *chien.* A *chien* is ordinarily the space between two roof trusses. It is not an absolute unit, but varies in size from seven by eight, to nine by twelve feet. The average is probably about eight by eight, or eight by nine, feet. A large room would count as several *chien* and a small one sometimes as only one-half a *chien,* but for our families the number of *chien* and the number of rooms was probably so nearly the same that we have used the terms interchangeably.

One hundred and twenty-four families, 44 per cent, 362
were living in one room; 53 in two rooms; and 34 in three rooms.

Only three of the 30 families with incomes of less than $15 a month had more than one room, and none had more than two. Of the 116 families with incomes of less than $25 a month, only three had more than two rooms. No family had four rooms until the income was more than $35 a month, and no family had five rooms until the income was over $60 a month. One family in the $50 group was living in one room; and it was not until the income was more than $60 a month that all the families had at least two rooms; and not until the income was more than $100 a month that they all had four rooms. Six families had houses with ten or more *chien.* One of these was in the $60 group. The others all had incomes of more than $150 a month. The largest house was one of 28 *chien,* occupied by a family of 24 persons. Its rent value was given as $96 a month.

The 283 families lived in a total of 808 *chien,* an average of 2.9 *chien* per family. For the different income groups, the average gradually increased as the income increased. It was less than two *chien* per family, for all the groups with incomes of less than $35 a month. It was over four *chien* per family, for the groups with incomes of more than $60 a month; over five *chien* for those with more than $90 a month; and seven, or more, for those with more than $150 a month. The averages for the families with incomes between $175 and $200 a month, and over $300 a month, were 7 and 7.3. These figures were less than the averages for the $150 and the $200 income groups, but the latter were raised to 10 and 10.4 by two unusually large houses with 21 and 28 *chien.* (Table 28.)

Figure 18 shows how rapidly the average number of rooms increased, as the family income rose from $25 to $175 a month. Judging from the shape of the curve beyond that point, there seems to be a tendency in the higher income groups for the average number of rooms per family to be about the same.

In four families, there were seven persons living in one room; and 37 families had five or more persons per room. It is not difficult to imagine some of the complications that must arise when five or more people of various ages live in one small room. All these families had incomes between $10 and $40 a month. The four families with seven persons per room had incomes between $15 and $25 a month. One hundred and twenty-one families, 43 per cent, had less than two persons to a room; and 43 families had more rooms than people. For the 116 families with incomes of less than $25 a month, the average number of persons per *chien* was 3.3. It was not until the family income was more than $50 a month that all the families had less than three persons to a room; and more than $90 a month, before they all had less than two persons per *chien*. Although there were two families in the $25 group with an average of less than one person per *chien*, it was not until the income was over $40 per month that any considerable proportion of the families had more rooms than persons.

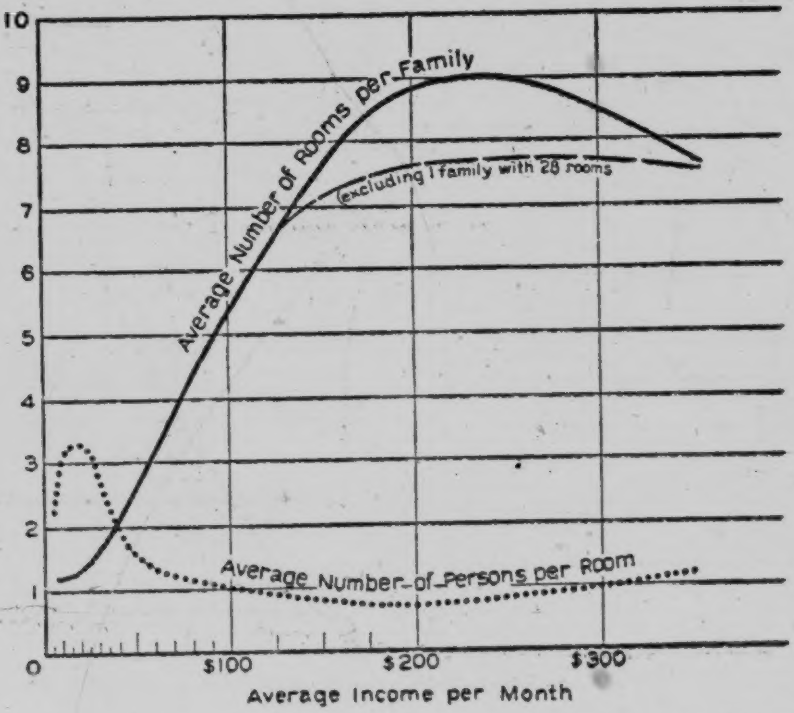


FIGURE 18—Housing: Rooms per Family and Persons per Room.

362 From the averages for the different income groups, it seems evident that in Peiping the average number of persons per *chien* is over three, but less than four, for families with incomes of less than $25 a month; between two and three, for families with incomes between $25 and $40 a month; and between one and two, for families whose incomes are between $40 and $100 a month. For families receiving more than $100 a month, the average is slightly less than one person per *chien*. Figure 18 shows how the average decreased rapidly, as the family income rose from $25 to $50 a month; more slowly as it increased from $50 to $100; and very little as the income went beyond $100 a month. It is to be specially noted, however, that there was a considerable increase in the average number of persons per *chien* as the family income increased from $5 to $25 a month. The averages for the four income groups were 2.3, 3.2, 3.4 and 3.7. The average number of persons per family increased from 3 to 4.7, but the average number of *chien* per family only from 1.1 to 1.3. The rent of an extra room was such a considerable item that these low-income families could not well undertake it without a considerable increase in their income. Only 16 per cent of the families with incomes of less than $25 a month had more than one room. It will be recalled that Figure 4, page 21, showed there was a definite trend for the size of the family to increase as the income increased; also that Figure 9, page 49, showed the average amount spent for food to be less than $3.70 per cost consumption unit per month until the family income was over $25 a month. In the low-income families, so large a part of any increase in income had to be used for food, that it was not possible to relieve crowding by renting additional space. This

same increase in the number of persons per room was 362 found by Dr. T'ao in his study of 48 Peiping families, all of whom had incomes of less than $31 a month. The average number of persons per room increased from 3.7 to 5 as the family income increased from less than $11.65 to more than $25 a month.[2] These averages are decidedly higher than ours. Furthermore, when the income of our families was more than $25 a month, the number of persons per *chien* began to decrease. Difference in sampling seems to be the explanation of the differences in the averages.

The total rent bill for the year for the 283 families was 511x $22,195.30. This was an average of $78.85 per family per year, or $6.55 per month. The annual rent paid by any one family varied from $5.10 to $317. The rent value of the houses owned, or occupied rent-free, ranged from $9.50 to $1,152 per year. Twenty-two families paid less than $12 a year, or $1 a month, for rent, while 25 families paid more than $100 a year. Thirty-two families occupied houses with a rent value of more than $100 a year.

The families with incomes of less than $10 a month paid, on the average, $1.05 a month for rent. The average rent increased as the family income increased, but it was less than $2 a month for all the income groups below $25 a month. It was over $5 a month for all the groups with incomes of more than $40; more than $10 a month when the family income was over $80; and over $30 for the families with incomes of more than $200 a month. The average for the $150 group was $30.95. This was a high average, as one family was given the use of a ten-

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[2] No. 39.

511 room foreign-style house with a rent value of $60 a month; and another family owned a 21-room house with a rent value of $40 a month. For the $175 group, the average was $23.55. It seems probable, therefore, that ordinarily the average rent for families with incomes between $150 and $200 a month would be between $20 and $30 a month. The figures for all the income groups are given in Table 28. The steady increase in the average expenditure for rent is graphically shown in Figure 8, page 48.

The rent, or rent value, per *chien* varied from a minimum of 33 cents to a maximum of $7.30 per month. One family paid $1 a month for a three-room house; another lived in an eleven-room foreign-style house with a rent value of $80 per month. The cost of building a foreign, or Western, type of house is much more than that of a Chinese-type house of the same size, and the rent is correspondingly higher. For all the families, the average rent per *chien* per month was $2.30, and the median $1.90. Table 29 gives the distribution for the 283 families. Twenty-nine families lived in houses that rented for less than $1 per room per month. Nineteen of these were outside the city walls, eight were in the South City, and one each in the East and West Cities. Only five of the 30 families living outside the city walls were paying more than $1 per room per month. Four of those were living in railroad, school or mission property. For many reasons, rents are cheaper outside the city and the protection of the city walls is not the least of these. When Chang Tso-lin captured Peiping in the spring of 1926, there was no looting inside the city, but this was not true of many of the districts outside the walls.

For 13 families the rent, or rent value, was more than $3 per room. Six of these houses were rented, four were owned, and three were furnished by employers. The two houses with the highest rent value per room, $6 and $7.30, were school property, were foreign style, and were given rent-free to the school officers. We were interested to find that one family with an income of over $300 a month paid only $1.30 a room, while some families in the $30 income group paid $3 a room. One family in the $40 group paid $5 a month for a one-room house. This was probably a large room, possibly nearly the equivalent of two *chien*, but counted as one *chien* since no beam showed in the ceiling.

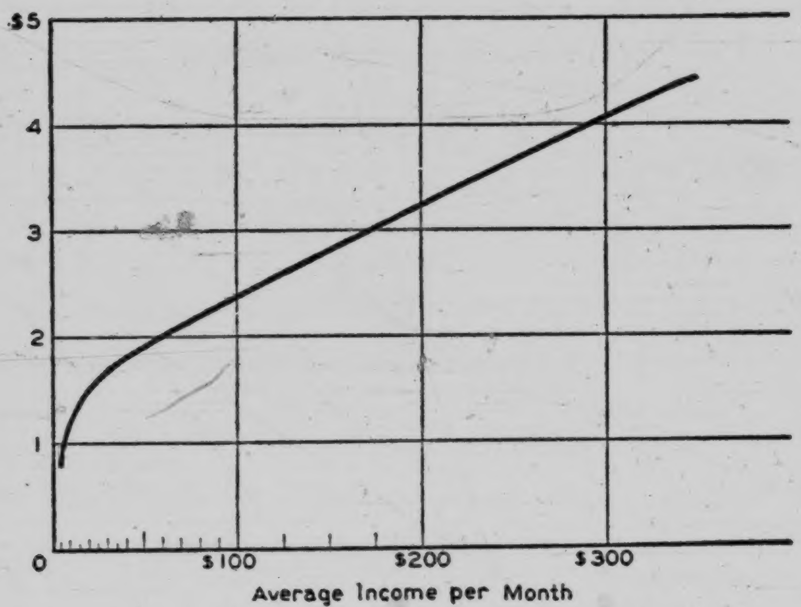

FIGURE 19—Housing: Rent per Room per Month.

The average rent per room per month for the different

511 income groups varied from 78 cents for the families with incomes of less than $10 a month, to $4.45 for those receiving more than $300 a month. The averages all were less than $1.50 a month for the groups with incomes of less than $20 a month; less than $2 a month until the family income was over $40 a month; and below $3 until the income was more than $150 a month. (Figure 19 and Table 28.) As the family income increased from less than $10 to over $300 a month, or about 43 times, the average number of rooms per family increased 5.6 times; the rent per room 5.7 times; and the total rent per month 31 times.

In another study of Peiping families with incomes of less than $31 a month, the average rent per family and per room was found to decrease as the income increased.[3] Just the reverse was true for our low-income families.

A rough estimate of the increase in rents during a period of eight years is given by comparing the figures of our study with those of studies made in 1918-1919.[4] Eighty-one per cent of a group of 37 families, living outside the Chi Hua Men, then paid less than 75 cents a room per month. Ninety-seven per cent of a group of families living near the Tung Ssu P'ailou, and 88 per cent of a group living near Teng Shih K'ou, paid less than $2 a room. Of the families included in our study, 51 per cent paid less than $2 a room, and 90.5 per cent paid less than $3 a room. While we cannot exactly compare localities, family income, et cetera, it seems evident that rents increased some 50 per cent from 1918 to 1926.

In our study the average rent of $6.55 a month was 10.6 per cent of the average budget. For the different income groups, the percentages ordinarily ranged from 8.3 to 13.1. The highest, 19.4 per cent, was the average for the $150 group. This was unusually high, because the six families in the group included one that was given the use of a foreign-style house with a rent value of $60 a month; and another owned a 21-room house with a rent value of $40 a month. The next largest figure was 14.3 per cent, the average for the $60 group.

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[3] No. 39. [4] No. 17.

The minimum percentages for the families in each income group ranged from 2.3 to 12, but were below 5 per cent for more than half the groups. The lowest figure, 2.3 per cent, was in the $300 group. A contractor with an income that averaged $325 a month was paying only $6.50 a month for a five-room house. The two largest minima, 12 and 10.3 per cent, were in the $150 and $175 groups. All but two of the nine budgets in these two income groups included some rent value for houses owned, or used rent-free.

The maximum percentages in each income group ranged from 14.1 to 39.7, but three-quarters were over 20 per cent, and one-half between 20 and 25 per cent. For only five scattered groups were they less than 20 per cent. The highest maximum, 39.7, was for a 28-room house with a rent value of $96 a month, owned by a family in the $200 group. There was only one other account in which rent was over 30 per cent of the budget. That was the account of the school official in the $150 group, who was given by the school the use of a house with a rent value of $60 a month.

From Figure 10, page 52, and the data in Table 28 it seems apparent that families with incomes of less than $35 a month spend, on the average, between 8.5 and 10

511 per cent of their budget for rent, while those with incomes of more than $35 spend between 10 and 13 per cent for rent. It must be noted, however, that the average is 12.4 per cent for the families with incomes of less than $10 a month, and only 9.4 per cent for those with more than $300 a month.

From these figures it seems evident that, in the higher income groups, the proportion spent for rent does not tend to increase as the income increases, the variations from group to group being fluctuations rather than an increase. There does seem to be, however, a small but fairly definite decrease in the rent percentage when the income goes below $35 a month. The only explanation we can find is that this may be due to the large proportion of the budget spent for food and fuel by the low-income families. The figure for the $5 group is large because, while a rent of 78 cents per *chien*, or $1.04 per family, is close to the minimum, it still is a large proportion of a small income.

Since the percentages for the different income groups are so nearly the same (fluctuate up and down) and only in the lower income groups show a tendency to increase as the income increases, it seems evident that Engel's law, which states that "As the income increases the percentage of expenditure for rent remains approximately the same,"[5] holds fairly well for Peiping. Certainly as the family income increases there is not the decrease in the proportion spent for rent found by studies in Germany, Sweden, France, Belgium, and among the American families with smaller incomes, nor the increase found among American families with large incomes.[6]

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[5] No. 14.

[6] Nos. 6, 19, 20, 21, 22, 23, 28, 33.

A comparison of Peiping rent figures with those for other countries (Table 16) shows that the Chinese figures are more than the 7.2 to 8.7 per cent spent by workers' families in Russia, India and Belgium; and about the same as the 11.6 and 12.4 per cent for farm families in the United States, for working families in Australia, working and well-to-do families in Saxony, and "poor" families in Japan. They are less than the 14.8 per cent spent by middle-class families in Bombay, less than the 14.6 per cent spent by salaried Japanese families, and less than the 14.5 and 20 per cent used for rent by families living in American cities. For dependent families in New York, the figure is 32.3 per cent, but this includes heat and upkeep. The Russian figures are low because of governmental control of housing; and the Indian figures are low, probably because the climate makes only a minimum of housing necessary. The Belgian study was made in 1857 when conditions were undoubtedly very different from those of today.

Other studies of Chinese budgets give the proportion spent for rent as anywhere from 7.5 to 14 per cent of the family expenditure. The figures for Peiping range from 7.5 to 11.6 per cent, and for Shanghai from 9.5 to 14 per cent. (Table 15.) Other budget studies now being made in some of the port cities, where there is more modern industry and greater crowding, will probably show that, under those conditions, a larger proportion of the family budget is used for rent than is now the case in Peiping.

Several factors may be partly responsible for the similarity of the rent percentages in the Peiping budgets. The type of housing used by the different income groups tends to be fairly similar, as present Chinese housing standards

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do not ordinarily include expensive types of construction, steam-heat, running water, et cetera. Furthermore, as the home is not often used as a place of entertainment, there is no special urge for a family to attempt to gain social prestige by spending an unusually large proportion of its income for housing. The poorer families do not have to pay a relatively high minimum, as Peiping is not an industrial center and has not had the influx of population responsible for greatly increased rent for cheaper rooms in the port cities.

When the families are grouped according to the amount of income per cost consumption unit per month, there is a tendency for the proportion spent for rent first to increase as the family income increases, and then, in the higher income groups, to decrease with further increases in income. When the income was less than $5 per month, the proportion used for rent was 8.7 per cent. It was 11 per cent or more, for the groups receiving $10 to $35 per unit per month. For those receiving over $35 a month, except for one group, the proportion decreased until, for the $50 group, it was 8.6 per cent, virtually the same as for the less than $5 group. For the group with more than $100 a month, it was 6.2 per cent. The figure for the $45 group, 21.4 per cent, was distinctly different from that of any other group. The next largest was 12.8 in the $12.50 to $14.99 group. Two of the three families in the $45 group were given, as part of their salary, the use of foreign-style houses with high rent value. The third family owned the 21-room house they were occupying. For that family, the rent value of the house was 15 per cent of the budget. (Table 14.)

VIII

HEAT, LIGHT AND WATER

HEAT and light are regularly grouped together in budget studies made in other countries, but few of them make any mention of the expenditure for water. For these Chinese families it sometimes amounts to as much as 1 per cent of the budget, and therefore has been one of the items included in our study. Rather naturally, it has been grouped with the expenditure for heat and light. 511 x

In some studies the term "fuel" has been used to denote the expenditure for cooking, and "heat" the amount spent for heating the house. Here the terms are used interchangeably. For many Chinese families one stove serves for both cooking and heating, and even when an extra stove is used for heating, the same fuel is used for both. Therefore, it has been impossible to make any division in the expenditure for fuel.

The expenditure for heat, light and water totaled $14,442.40. Seventy-one per cent of this amount was spent for fuel, 20 per cent for light, and 9 per cent for water. The average expenditure per family per year was $51.05, or 7.5 per cent of the average budget. For the $5 income group, the average expenditure was only $16.35 for the entire year. This included 80 cents for water, $2.05 for kerosene, and $13.50 for fuel—coal, coalballs, charcoal and wood—or only $1.15 per month for both cooking and heating. The averages for other income groups were $32.60 for the $25 group; $49.10 for the $50 group; $92.40 for the $100 group; and $204 for the $300 group. The latter amount included $15.15 for water, $131.60 for fuel, and a total of $57.15 for light—$49.95 for electricity and $7.20 for kerosene. (Figure 8, page 48, and Table 30.) Except for the $175 group, the increase in the income-group averages was continuous. The average for the $150 group was $158.35, but for the $175 group it was only $91.55. The accounts show that the three families in the latter group economized in food and rent, as well as fuel and light, and used the money for education and savings.

Comparing the figures for the $5 and the $300 income groups, it will be noted that, whereas the income increased some 40 times, the expenditure for heat, light and water increased only 12 times. It seems evident therefore that Engel's Law, which states that "With all the incomes investigated the per cent of expenditure for fuel and light remains approximately the same,"[1] does not hold for Peiping families as a whole. The average proportion spent for heat, light and water decreased from 16.1 per cent to 4.5 per cent, as the family income increased from less than $10 to over $300 a month. It was 11 per cent for the $10 group; 10.1 per cent for the $25 group; and 9.2 per cent for the $35 group. Engel's Law may possibly apply to the families with incomes between $40 and $175 a month, for there was little change in the averages of the income groups within those limits. They fluctuated between 6.8 and 8.2 per cent. There was a sharp drop, however, when the income went over $175 a month. The average was only 4.1 per cent for the $175 group, or just half that of the $150 group. (Figure 10, page 52.) 511 x

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[1] No. 14.

The figures secured by Dr. T'ao's study of Peiping budgets are very similar to those for our smaller income groups. They were 15.1 per cent for the families with less than $11.65 a month, or $140 a year, and declined to 9.1 per cent for the families receiving between $25 and $31.65 a month.[2]

In Germany, Sweden, and the United States, the proportion spent for heat and light has also been found to decrease as the family income increased. In Germany, the decrease was from 6.2 to 3.1 per cent and in Sweden from 5 to 4.4 per cent. In the United States, it was from 6.8 to 4.1 per cent when the average family income increased from less than $900 to over $2,500; and from 3.3 to 1.8 per cent when the income rose from $5,000 to $50,000 a year.[3]

The percentages spent for heat and light in various countries, as shown in Table 16, vary from 3.3 to 7.4. For the Peiping families, the figures are larger than all of these until the family income is over $40 a month. Only when the family income is over $175 a month do the Peiping figures approach the 4.8 per cent of the Japanese salaried and wage-earning groups.

Other budget studies in China report the families as spending anywhere from 7 to 13.5 per cent of their income for fuel and light. (Table 15.) In Shanghai, where little heat is required, the figure was 10 per cent when the total average expenditure was $180; and 7 per cent when it was $420 a year. A group of home workers in Peiping, spending an average of $13.75 a month, used

x

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[2] No. 39.

[3] Nos. 26, 28, 33, 43.

511 13.5 per cent for heat, light and water, while a group of skilled workers with an average budget of $22 a month used 7.5 per cent.

It has been interesting to note in this study that as the proportion used for heat, light and water has decreased, the proportion spent for clothes has increased; and that the changes in the two proportions are nearly equal in amount, although opposite in direction. If the two percentages are added together, the totals for two-thirds of the income groups lie between 15.3 and 17.4 per cent. The extremes are 12.5 and 19.8 per cent. With virtually all the Chinese families keeping their houses at low temperatures during the winter, the amount spent for clothing is a real factor in meeting the heating problem. The same seems to be true for Japanese families. The proportion they use for heat is low, averaging only 4.8 per cent, but, if the heat and clothing percentages of each income group are added together, the sums are very nearly the same. As most of them are between 17.2 and 18.9 per cent, they are only slightly larger than the corresponding figures for our Chinese families.[4]

The maximum amount spent for heat, light and water per month by the families in the different income groups increased regularly as the income increased. It was $1.75 for the $5 group; $2.60 for the $10 group; $6.40 for the $40 group; $10.75 for the $90 group; $16.70 for the $200 group; and $27.50 for the $300 group.

The minimum expenditure per month was $1.10 for the $5 group, but it was less than 90 cents for the next four groups. For the $10 group, it was only 14 cents. This was for the purchase of kerosene only, as the family carried the water and gleaned the fuel. Below $70 a month, the minima were all less than $2.10. Over $125, they were all over $6.75. For the $300 group, the minimum was $9.70 a month.

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[4] No. 29.

The maximum per cent spent for heat, light and water was 21.7 per cent. This was for a family in the $5 group. For the $10 group, the maximum was 18.5 per cent; and for the $15 group, it was 18 per cent. Fourteen families spent more than 15 per cent of their budget for heat, light and water. All of these had incomes of less than $25 a month. For all but 25 of the 116 families with incomes of less than $25 a month, the proportion was more than 10 per cent. The maximum percentages of the income groups between $50 and $125 a month ranged from 10.1 to 12.8 per cent, but for only eight of the 69 families were the figures over 10 per cent. The income groups over $125 a month all had maxima of less than 10 per cent. For the $200 group, the maximum was 6.8 per cent. For the $300 group, it was 6.5 per cent.

The minimum percentages for the different income groups ranged from 1.3 to 5.7 per cent, except for the $5 group. There it was 11 per cent. Twenty-seven families spent less than 5 per cent of their budget for heat, light and water, but 18 of these had incomes of more than $50 a month. Five had incomes of less than $25 a month. For two of these the only expenditure was for kerosene. Three of the five reported that they gleaned all of their fuel supply. The other two found part of what they used.

The average expenditure per room for heat, light and water shows a tendency to stay about the same as the family income increases. For a majority of the income

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x
511 groups, the average was between $14.50 and $17.80 per year. The minimum, $12.60, was the average for the $5 group; the maximum $27.80, the average for the $300 group. There were five income groups with averages of more than $20 per room. Four of these were the groups with incomes between $15 and $35 a month. Their high averages may be accounted for in part by the fact that the average number of rooms per family is less than two for all the groups below $35 a month.

The average expenditure per person increased fairly regularly. It was $5.05 for the $10 group; $10.40 for the $40 group; $15.90 for the $100 group; $17.50 for the $200 group; and $24.85 for the $300 group. (Table 30.)

When the families are grouped according to the amount of income per cost consumption unit, rather than the amount per family, the proportion spent for heat, light, and water shows a regular and steady decrease from 11.6 per cent for the group receiving $5 to $9.99 per month, to 4.1 per cent for the group with more than $60 per unit per month. (Table 14.)

FUEL

372
489 Peiping is fortunate in having coal available in the Western Hills some 15 miles from the city walls, near enough to be brought in on camelback, as well as by train. Large amounts are also shipped by railroad from the Kailan and other mines in Hopei and Liaoning. Coal also comes from Shansi when the railroads are able to transport it.

x
511 Lump coal was used to some extent by 220 families. The average expenditure for the year, however, was only

$3.30 for the families in the $60 group, and less than that for the families with smaller incomes. As the family income increased beyond $70 a month, the average amount spent for coal increased rapidly. For the families using

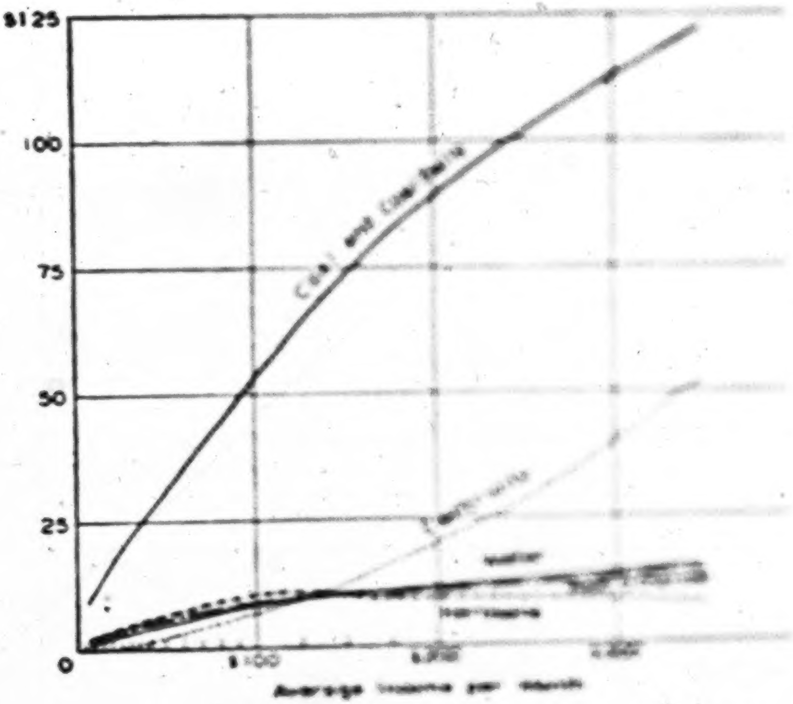

Figure 20—Heat, Light and Water. Annual Expenditure per Family.

coal, the average was $11.60 for the $90 group, [illegible] for the $150 group, and $71.80 for the $300 group (Figure 20 and Table 31.) The price of the medium-sized coal averaged some $8.70 per 1,000 catties, or [illegible] a ton,[8] the price naturally varying with the size and quality of the coal. At this price, the average amount per

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[8] 1931—$10.50 a ton.

x
511 family per year was less than 500 pounds for all the income groups below $70 a month. For the $10 group, the average was only 250 pounds for the families that used any coal, and 125 pounds for the entire group. Not until the family income was over $80 a month, did the families use an average of 1,000 pounds of coal a year; and not until the income was over $90 a month, did they use over 1,000 catties, 1,333 pounds, a year. (Table 32.) The $150 group purchased an average of 3,620 catties, 2.4 tons; the $300 group 6,600 catties, or approximately 4.4 tons.

354 Because of the small amounts of coal used in the lower income groups, it seems evident that few, if any, families with incomes less than $125 a month regularly used foreign-type coal stoves for heating throughout the winter, even though this type of stove is made locally and sells for a relatively low price. The families in the $300 group definitely used coal for a large part of their heating, as all their purchases of coal were made during the winter months. Presumably they burned it in foreign-type stoves. Other income groups purchased some coal every month of the year.

372 A large part of the coal shipped to Peiping comes as coal dust. The coal stores use this in making "coalballs," which are burned by most families living in Peiping. The coal dust is mixed with water and a kind of yellow earth found outside the city walls. This mixture is spread out some two inches thick and then cut into cubes. These are put, a few at a time, into large flat baskets which are tilted back and forth until the cubes are rolled into balls. They are then spread out to dry.

354 Coalball stoves are usually very simple, with a few grate

bars near the bottom and a small opening in the flat top. 354 Often they are made of baked clay, or metal lined with clay. A five-gallon kerosene tin lined with clay is a popular type of stove with the poorer families. When the coalballs are first ignited, there is considerable gas and smoke, but when well heated they make a clear, hot fire, are usually odorless, and give off little gas and no smoke. Consequently many of the stoves are not connected with any chimney, or flue. Many of them are small enough to be easily portable, and ordinarily are carried out-of-doors when a fresh fire must be made. When fresh fuel is added, a long metal chimney is put on top of the stove for a short time to furnish the necessary extra draft. Food is cooked in a metal dish set over the small round opening in the top of the stove.

During the budget year, the price of coalballs averaged 435 $6.90 per 1,000 catties, or $10.35 a ton. The monthly averages ranged from $7.07 in June to $6.32 in October. In May 1928, six months after the close of our study, the price was down to $5.60 per 1,000 catties. It was $6.10 in January, 1929, and this was the average for that year.[6] In 1931 the price was $4.50 per 1,000 catties. In 1900 the average price was $5.08. Ten years later it was $4.97, but then there was a steady decline until in 1917 it was only $3.43 per 1,000 catties. By 1924 the price was again up to $4.99.[7] Extra taxes, the difficulties of the railroads, the disturbed political conditions, all are reflected in the high prices of 1927.

Before 1926, the prices are taken from the account books of a single store. After 1927, they are based on quotations secured from six different stores. Their prices

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[6] No. 11.

[7] No. 30.

435 regularly showed considerable differences. The difference between the highest and the lowest quotations averaged 40 cents per 1,000 catties for 1927, and 93 cents for 1929.[8] This price spread may have been due to a difference in the quality of coal used, but more probably was the result of mixing more or less earth with a given amount of coal dust. In some stores, the price of coal dust and coalballs was virtually the same. The profit made by selling yellow earth at the price of coal dust evidently covered the cost of making the coalballs.

372 All but three families reported the purchase of coalballs. These three secured their entire fuel supply by sending the children to pick over the ash dumps for half-burned fuel, or to the railroad yards to look for coal along the tracks. Fifteen families reported that they secured part of their fuel supply in this way. Ordinarily it was the children who went out to pick up fuel, but in three families it was the mother, and in one the seventy-year-old grandmother. The value of the fuel the families were able to find has not been taken into account in our averages.

x511 The average amount spent for coalballs per year was $9.98 for the $5 group; $22.15 for the $30 group; $44.35 for the $90 group; and $66 for the $300 group. The amount used per family varied from 1,450 catties, 1,930 pounds, for the $5 group, to 9,550 catties, 6.5 tons, for the $300 group. It was 2,730 catties, 1.8 tons, for the $25 group; and 4,030 catties, 2.7 tons, for the $50 group. (Figure 20 and Tables 31 and 32.)

Coal and coalballs together totaled 1,600 catties, 1.1 tons, per family per year for the $5 group. This was less than six pounds a day. The $25 group used almost twice as much. The $50 group used an average of 2.9 tons per family; and the $300 group, 10.8 tons. For all the families with incomes of less than $25 a month, the average consumption was only eight pounds of coal and coalballs per day. One wonders how a family can cook its food and heat the house with this small amount of fuel.

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[8] No. 11.

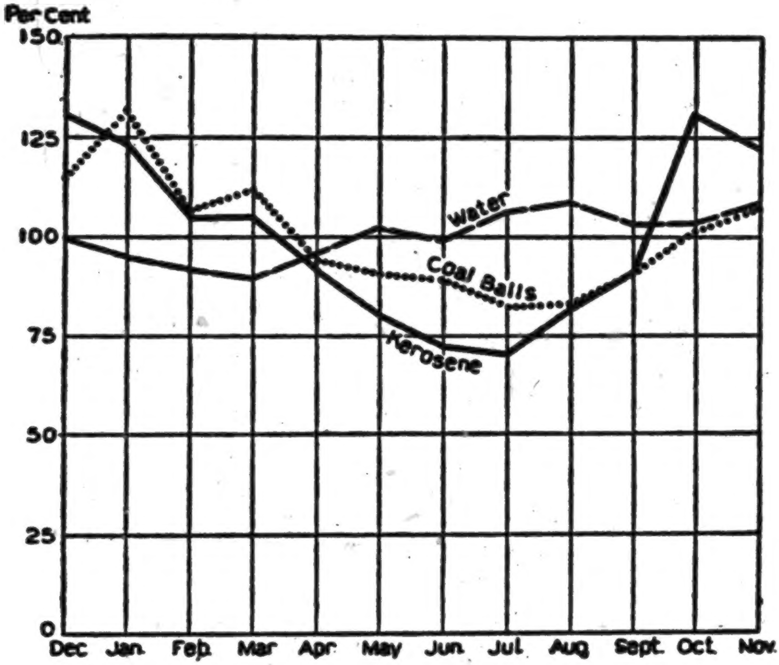

FIGURE 21—Heat, Light and Water: Monthly Consumption of Coalballs, Kerosene, Water. (Monthly Average = 100.)

In Philadelphia, which is in the same latitude as Peiping, the requirement of a fair standard of living for working families is five tons of coal and 26,000 cubic feet of gas per year. The standard for heating fixed by the American Fuel Administration during the World War x 5// was one ton per room.[9] A study of family budgets in Syracuse, New York, gave the fuel consumption per year as 8.5 tons of coal and 25,000 cubic feet of gas.[10]

In the lower income groups of our study, where finances make it impossible to buy in large quantities, the monthly expenditure for coalballs shows a regular seasonal variation. In January, the coldest month of the year, the expenditure was 30 per cent above, and in July, 20 per cent below, the monthly average for the entire year. In November, the expenditure was 5 per cent below, but the consumption was some 7 per cent above the monthly average because of the lower price of coalballs. The month-by-month variation in the amount of coalballs purchased by families in the $10, the $15 and the $20 groups is shown in Figure 21.

The decline in the expenditure during the first half of the year and the subsequent increase during the autumn, was surprisingly continuous and regular. A change naturally would be expected from January to April, and from October to January, because of the change in weather. On the other hand, as fuel purchased during the months from April to October would not be used for heating, but only for cooking, the decline from April to July, and the increase from July to October, was not expected. The amount of food used was virtually the same. The monthly expenditures for grain, flour, and condiments were relatively constant during those months, and the amounts for vegetables increased only slightly. There was a large increase in the relatively small expenditures for fruit in July, but most of the fruit would be eaten raw. Possibly some families may have tried to avoid

[9] No. 2. [10] No. 42.

511

doing their own cooking during the hot weather, but the accounts do not show that increased amounts of cooked food were bought from the food shops, nor do the families seem to have eaten less food during the summer months. Probably a good many families planned their meals so they would use their stoves only once a day, and ate cold food for their second meal. Some families also may have reduced the amount of hot water used for washing.

The monthly figures for the higher income groups show wide variations, as some families purchased fuel only three or four times a year.

With the same fuel and the same stove used for cooking and heating, it is difficult to get any estimate of the amount of fuel used purely for heating. However, the average expenditure for the six months from April to September is probably a fair average of the monthly cost of fuel for cooking. If that is taken as the cost of the fuel used for cooking, and any fuel expenditure above that is considered to be for heating, we find that in the $10 group the extra amount for heating came to 14 per cent of the fuel expenditure, or a total of $1.90 for the year. This would purchase some 275 catties of coalballs, or almost three pounds a day for the four cold months. In the $15 group, the extra fuel for heating amounted to only $1.65, 10 per cent of the expenditure for fuel. It was 11 per cent, or $2.60, in the $20 group; and 10 per cent, or $3.60, in the $50 group. Even the latter amount would purchase only 520 catties of coalballs, just under six pounds a day for the four cold months, or 11.5 pounds a day for the two coldest months. The American standard for heating, a ton of coal a year per room, would

*511 give the $50 group 46 pounds a day for four months, almost eight times as much as the Chinese average. From November to February, the monthly mean temperature in Peiping ranges from 18.9 to 37 degrees Fahrenheit.[11] There is usually some zero weather during the winter.

Considering the fact that such a large part of the fuel is used primarily for cooking, one would expect greater similarity in the average amounts per person, than in the amounts per *chien*. Just the opposite is true. As the family income increased, the per capita consumption of coal and coalballs increased from 480 catties for the $10 group, to 1,070 catties for the $50 group; 1,540 catties for the $100 group; and 1,970 catties for the $300 group. The amount per *chien* varied from 1,900 to 2,040 catties for the groups between $15 and $35; and was 2,210 catties for the $300 group. For all the other groups, it fluctuated between 1,100 and 1,630 catties. The expenditure per *chien* was between $16.20 and $17.70 for the groups between $15 and $35; and was $18.80 for the $300 group. For the other income groups, the amount varied from $9.20 to $13.45, with most of the averages between $10.30 and $12.45. The fact that the average number of rooms is less than two per family until the income is over $40 a month, possibly may account for the higher figures in the lower income groups.

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*511 Charcoal was bought by 264 families. For the different income groups, the average expenditure per family reporting the purchase of charcoal varied from $1.45 to $4.85 per year, except for the $300 group. The average for that group was $10.05. The price of charcoal was $3.23 per 100 catties, so for most of the income groups

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[11] No. 17.

the average amount bought during the year varied from 511x 80 to 100 catties. For only six groups was it over 100 372 catties.

Wood used as kindling appeared on the accounts of 252 families. The income group averages per family reporting varied from 72 cents to $11.65 per year. For only two groups, was the amount less than $1; and for only four was it over $6 a year. The price of wood being $1.30 per 100 catties, the lower income groups must have kindled their fires with great care, or found and carried home considerable amounts of wood. One investigator stated that it required about one-half catty of wood to light a coalball stove. Some families use charcoal, in which case a smaller amount is needed.

LIGHT

The average expenditure for light for the year ranged 511x from $2.05 for the $5 group, to $60.25 for the $300 354 group. It took from 2.1 to 1.3 per cent of the family income and, on the average, was only a little less than one-fifth of the combined expenditure for heat, light and water. Kerosene was the chief source of light for the poorer families, and was used to some extent by almost all the families. Electricity was used by about one-third of the larger income families. The cost of light per *chien* ranged from $1.55 to $8.25 per year; but, except for the highest and lowest income groups, the amount tended to be between $3.25 and $3.80 per *chien*. The use of electricity by the higher income groups did not seem to affect this tendency. The annual per capita expenditure 511x

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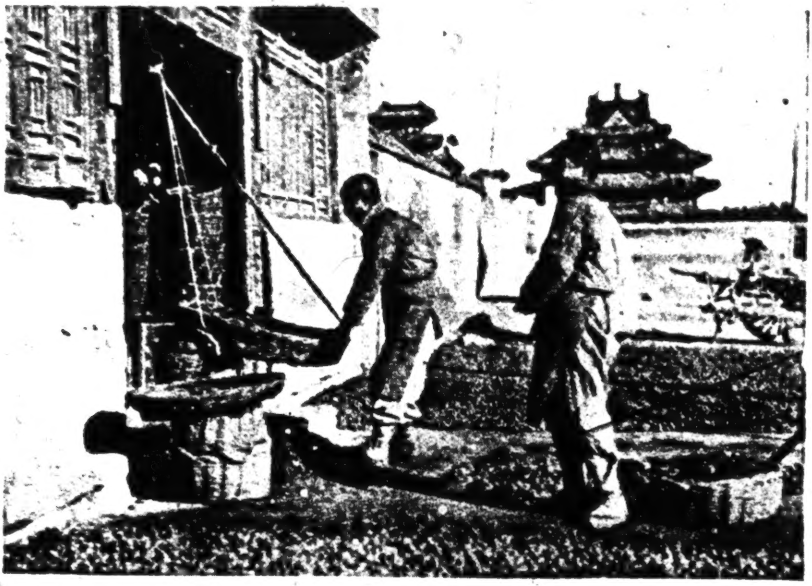
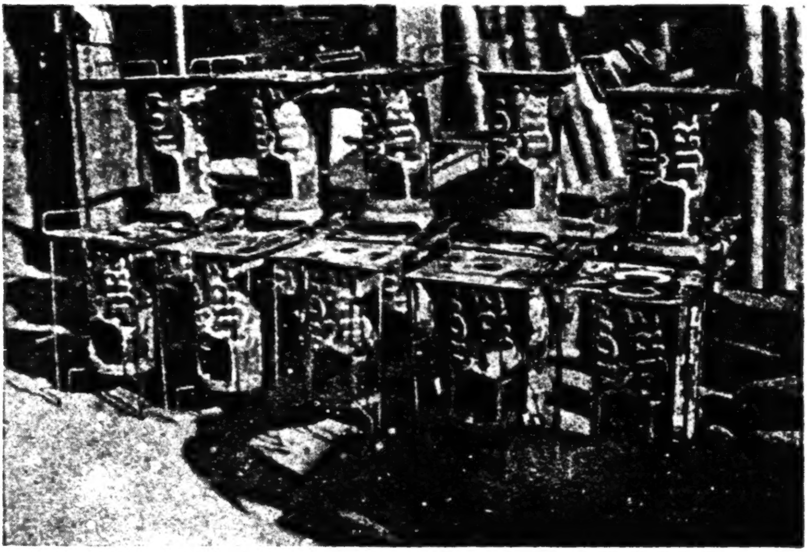


MAKING COALBALLS

A mixture of coal dust and yellow earth, cubed, rolled into balls in a swinging basket, and dried, is used for fuel by almost every family in Peiping.

354



COALBALL STOVES

Often made from clay, or clay-lined kerosene tins; these are made from old cough-cure advertisements.

[FACING p. 156]

x

S11 increased from 68 cents in the $5 group, to $5.35 in the $150 group, and $7.35 in the $300 group.

Kerosene was used by all but 17 families, or 94 per cent of the entire group. It was the sole source of artificial light for all the poorer families, and was used to some extent by one-half of the families using electricity. From December 1926 to November 1927, the retail price averaged 10.9 cents per catty, or approximately 55.6 cents a gallon. The average monthly prices per catty ranged from 12.5 cents in May to 8.5 cents in October.[12] In Shanghai, the average retail price for 1927 was $2.64 per tin, or approximately 53 cents a gallon. The price range for the year was from $2.19 to $3.07 per tin.[13] Catties of kerosene can be converted to gallons by dividing by 5.1. This latter figure is approximate, as the gallon is not ordinarily used as the unit in packing kerosene for export. The tin generally called five gallons is packed 34 pounds, 25.5 catties, to the tin.

Most of the kerosene is retailed in small amounts that sell for a few coppers apiece. Not a few families carry their lamps to the oil store to be filled. Others take home the day's supply of oil in small bottles. For only 33 families was the monthly expenditure for kerosene large enough to make possible the purchase of five-gallon tins, and from the accounts it seems evident that many of those families bought in smaller amounts at least part of the time.

The total expenditure for kerosene by the 263 families was $1,716.30. At the average price for the year, this would purchase 3,090 gallons, or an average of 11.8 gallons per family. The average expenditure was only $2.05

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[12] No. 17.

[13] No. 9.

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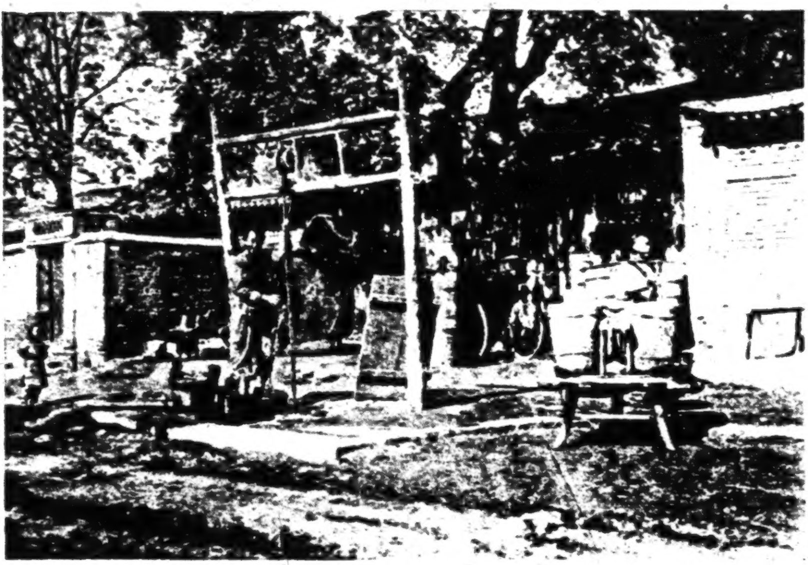
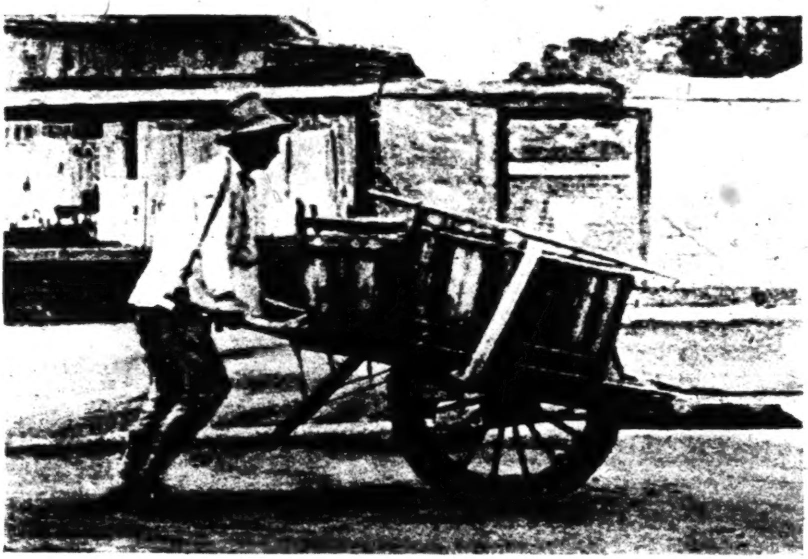


ROADSIDE WELL



WATER WHEELBARROW

Water for most Peiping homes is distributed in wheelbarrows from wells. although water under pressure is available from the mains of the Peiping Water Company.

[FACING P. 157]

x 511

a year, or a little more than one-half a cent a day for the families with incomes of less than $10 a month. Up to and including the $80 group, the average increased fairly steadily. For the families using kerosene, it was $4.90 for the $20 group; $8.95 for the $60 group; and $10.25 for the $80 group. This last was an average of a little less than 3 cents a day. In the higher income groups, the average fluctuated widely because many of the families used kerosene for only part of their lighting. For those using kerosene, the average was $17.65 for the $90 group; $5.43 for the $175 group; $15.65 for the $200 group; and $9.35 for the $300 group.

The average amount used by the families in the $5 group was 3.7 gallons per year, or about one and one-third fluid ounces a day. For the $20 group, the average was 9 gallons, and for the $25 group, 11.5 gallons, per family per year. For the 116 families with incomes of less than $25 a month, the average was 7 gallons. For most of the higher income groups, the average amount varied between 10 and 15 gallons. The maximum was 28.2 gallons. This was the average for the $90 group. It was unusually large because one family spent $38.80, or enough to purchase 70 gallons. Except for this family, the average for the group was a little less than 15 gallons. (Table 32.)

The monthly figures show a regular seasonal variation. In December the expenditure of the $10, the $15, and the $20 groups was some 31 per cent above, and in July it was 23 per cent below, the monthly average. In October, however, the expenditure was some 5 per cent above, and in November it was 2 per cent below, the monthly average. One would ordinarily expect a higher figure for November, but for this year at least it was below the average, largely because of the drop in the price of kerosene. The November price was 8.6 cents per catty. For the previous December it was 10.7 cents. Because of the changes in the average monthly prices, the figures showing the amount of kerosene consumed per month have an even wider variation than the monthly expenditure. In July, the price was 9.3 per cent higher than in December. Coupled with the seasonal variation, this made the consumption in December 87 per cent larger than in July. In October, the expenditure was only a little more than average, but, as the price for the month was only 8.5 cents per catty, the consumption was 31 per cent above the monthly average. The October price was the minimum for the year. It was 20 per cent less than the average price for the previous December, and 28 per cent below the price for July. The month-by-month variation in consumption is shown in Figure 21 and Table 33.

From the consumption figures for the different income groups, it seems evident that when prices are stationary or falling, the consumption of the lower income groups, whose buying is done almost entirely on a day-by-day basis, tends to follow a fairly regular seasonal cycle, with the maximum in December and the minimum in July. Any saving resulting from a decrease in the price of kerosene is used for some other item in the budget. It would be interesting to see what would be the effect of rising rather than falling prices. Unless there was a very large price increase, there probably would be little change in the amount of kerosene consumed. Figures for 1930 would show the effect of a large and rapid increase, for the price was 9.3 cents per catty in April, 14.7 cents in

August, and 15.8 cents in September.[14] This increase of 511x 70 per cent in five months was due largely to the decline in the gold value of silver.

Electric current is available throughout a large part of 373 Peiping, and all the principal thoroughfares are electrically 511x lighted. For residential use, the ordinary charge is 24 [435] cents a kilowatt hour. Forty-eight families reported some expenditure for electricity, but an examination of the accounts shows that 16 of these can hardly be considered regular users of electricity. All 16 reported expenditure for less than four months, and for only a small total. For some it was only 10, 20, or 30 cents. For only four of the 16, was the total for the year over $2. If these 16 are omitted, the number of regular users of electricity is 32. This is 11 per cent of the entire group, and 32 per cent of the families with incomes of more than $40 a month. The first regular users are in the $40 group. Their average expenditure was $14.20 a year, or $1.20 a month. The average was more than $2 a month for the families with incomes of more than $60 a month. It was over $3 a month only for the $300 group. Then it was $4.70 a month. One family was charged $22 for a new meter, another spent $35 for an electric lamp.

The amount of current used was seven kilowatt hours 511x per month by the families in the $40 group; 12 by the $80 group; 15 by the $200 group; and 20 by the $300 group. A group of American working-class families in Peoria, Illinois, used an average of 24.9 kilowatt hours per month.[15] If a family needs, on the average, three hours of artificial light per day, the $40 group would have an average of two 40-watt bulbs to light a 2.6-*chien* x 511 house; the $80 group a little over three lights for 4.8 *chien;* and the $300 group nearly six lights for a house with 7.3 *chien.*

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[14] No. 11.

[15] No. 43.

354 x511 One hundred and twenty-eight families reported some expenditure for candles, but usually only a small amount. Even for the families purchasing candles, none of the income groups had an average expenditure of $1 a year per family. For half the groups, the average was less than 25 cents per family. These figures, however, do not include the candles purchased by 26 families for use in connection with religious observances. They are included as expenditure for religion. The Chinese terms for the two kinds of candles are quite distinct. The ordinary candle is called *yang la,* or foreign candle, the other *kung la,* or offering candle.

372 x511 Matches were entered on all but six of the accounts. The amounts were naturally small. The average retail price in Shanghai was 5.2 cents for a package of ten boxes of safety matches.[16] The Peiping price was probably only slightly higher. Fifty-seven families spent less than 10 cents for matches during the year. Only 30 spent more than 50 cents, and three more than $1. The average per family was 12 cents for the $5 group; 28 cents for the $25 group; 40 cents for the $60 group; and 70 cents for the $200 group. This last was the largest of the 437 income group averages. Many families also probably secured matches from the rag-pickers, who go from door to door collecting rags and old cloth, and give in exchange small boxes of matches.

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[16] No. 9.

WATER

"Peiping's running water runs around in carts," is a 312 local saying, as the water supply of most families is 467 brought to their gates in large wooden wheelbarrows and is then carried into the houses in buckets. Water under 365 pressure is available from the mains of the Peiping Water Company in a large part of the city, but the cost of plumbing puts it beyond the reach of the poorer families. The distribution of water is evidently a monopoly firmly held by the water carriers' gild, most of whom were originally natives of Shantung province. It is reported that the gild has a membership of some 2,500 men. In many cases, the privilege of supplying water to the people of a given district is the property of one man. He can lease or sell the privilege and even leave it to his children.[17] One of the families included in our study received $17 a month for the rent of a water district.

Most of the water is drawn from surface wells, though 312 some of the carriers get their supply from the hydrants 435 of the water company. The retail price of water was 1 cent for two bucketfuls, but many of the regular users contracted for their supply on a monthly basis. The amount delivered to some families paying 15 cents a month was approximately 420 liters per month.[18] For many of our families, the price of water was fixed in terms of copper, rather than silver. There were regular monthly payments of 30, 50, 60, 70, 75, 90, 120, and 180 coppers. Other families, if they paid a regular monthly minimum, must have purchased varying additional

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[17] No. 17.

[18] No. 39.

312 435 amounts, as there was considerable fluctuation in the monthly totals.

x511 312 The accounts of 29 families showed no expenditure for water. Twenty of these were living outside the city walls. They drew their water from the public well and carried it themselves. For two families, water was included in the rent; one owned a well; and one drew its supply from water paid for by friends or relatives. All but five of the families reporting no expenditure for water were receiving less than $25 a month.

x511 The average expenditure per family for the different income groups increased regularly from 7 cents a month, 82 cents a year, to $1.30 a month, or $15.85 a year. Only 23 families reported the expenditure of $1 or more a month. The maximum was $33 for the year. Some months the expenditure of that family for water ran as high as $4. From the figures in Table 31, it seems evident that the average expenditure for water is less than $2.50 a year when the family income is less than $25 a month. It is over $4 for families with more than $40 a month; between $6 and $8 for the families whose incomes are between $60 and $125 a month; and over $10 a year for families with incomes of more than $125 a month.

For more than half the income groups, the expenditure for water was between 7.1 and 9 per cent of the expenditure for heat, light, and water. It varied from 1 per cent to one-third of 1 per cent of the total family expenditure, the proportion fluctuating somewhat, but generally decreasing as the family income increased.

The monthly averages of the different income groups show a slight seasonal variation in the expenditure for water Virtually all are below the average for the first half of the year, and above the average for the second half. The lowest averages are naturally found during the winter months, the highest in summer, but the monthly figures ordinarily are not more than 15 per cent above, or below, the monthly average. The month-by-month variation is shown in Figure 21 and Table 33.

The average expenditure per person increased from 27 cents per year to $2 per year, as the family income increased from $5 to over $150 per month. The average was less than $1 per person for all the income groups below $40; and between $1.75 and $2 per year for the groups with more than $125 a month. There is an evident tendency for the expenditure per room to be between $1.50 and $2 per year.

IX

MISCELLANEOUS

511 "MISCELLANEOUS" is the fifth general heading ordinarily used in the classification of family expenditure. The proportion of the income spent for the items included under this heading is generally considered to be the measure or index of the family standard of living. In this study, it includes the wide variety of items that are not classed as food, clothing, rent, heat and light. In some recent studies, all the expenditures for house operation have been separately classified, but we have followed the older method and included all but heat, light and water under miscellaneous. For these Chinese families, the other expenses for house operation would ordinarily be represented by the amount spent for service, house equipment, and part of the expenditure for health.

Engel's law states, "As the income increases in amount, a constantly increasing percentage is expended for education, health, recreation and so forth."[1] This is regularly true of the averages of our different income groups. Figures 8 and 10 on pages 48 and 52, and Tables 10 and 12 show how rapidly and regularly the amount and proportion spent for miscellaneous increased as the average income increased. The families in the $5 group spent an average of only 80 cents a month, 8.5 per cent of their income, for all miscellaneous items. The amount was $4.20 a month, 19 per cent, for the $20 group; $13 a month, 30 per cent, for the $40 group; $47 a month, 40 per cent, for the $100 group; and $215 a month, 55 per cent, for the $300 group. The total amount spent for miscellaneous during the year by the 283 families was $73,641.

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[1] No. 14.

American working-class families spend from 17.2 to 30 per cent for miscellaneous, but for most of the groups we have reviewed the figure is approximately 20 per cent. In 1918, the National War Labor Board estimated that in a minimum budget 20 per cent was required for sundries; and 30 per cent in one above the level of minimum subsistence.[2] A bare-existence budget allots only 7.6 per cent to miscellaneous, and a relief budget in New York City only 12.3 per cent. (Table 16.) It seems generally to be considered that a family should spend at least 25 per cent of its income for its miscellaneous needs, if it is to have a rational standard of spending.

On the basis of the American figures, between $20 and $25 a month would give the Chinese families a minimum standard, and $45 a month a standard well above the minimum. Such comparisons, however, are uncertain because of the difference in the standards of living in the United States and China, and also because the Chinese spend a much smaller proportion of income for clothing, rent, and heat.

While the figures for miscellaneous ordinarily are used in comparing the relative standard of living of families in any one country, and the relative standing of families in the scale of living in different countries, it has been

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[2] No. 36.

*5// suggested that, in making comparisons with Chinese families, it might be better to use the proportion spent for food. We have been interested to find that the figures for either food or miscellaneous are usable, for while the proportion spent for food ordinarily decreases and that for miscellaneous increases with an increase in the family income, there seems to be a distinct tendency for the changes to be equal in amount, though opposite in direction. For the Chinese families, the sum of the two percentages, for food and miscellaneous, is between 70 and 75 for all but two of the income groups. For American families, the sum is approximately 65 per cent for working-class families, and about 70 per cent for families with larger incomes.

In other studies of Chinese working-class budgets, the proportion spent for miscellaneous varies from 2.5 to 26 per cent, but is less than 10 per cent until the expenditure is over $21 a month. (Table 15.) For our $10 group, the figure was 12.3 per cent; and 19.2 per cent for our $20 group. Part of this difference is due to the fact that the expenditure figures of the other studies do not take into account any amounts that may have been saved but not spent during the year, while our figures do include any such surplus. In the $10 group, this surplus amounted to 6 per cent of the income. In the $20 group, it was 8.5 per cent. Even if our figures were adjusted for this difference, they would ordinarily still be larger than those for miscellaneous in the studies we have mentioned. It must be remembered, however, that in the other studies the average family is usually considerably larger than in our corresponding income groups. This difference, with the resulting need for a larger expenditure for food, will undoubtedly account for the smaller expenditure for miscellaneous. 511

If the Peiping families are grouped according to the amount of income per cost consumption unit, the proportion spent for miscellaneous shows the usual increase as the income increases. It was only 10.6 per cent for those with less than $5 per unit per month; but was over 20 per cent for all the groups with more than $7.50 a month; over 30 per cent for all with more than $20 a month; over 50 per cent for the groups over $50; and averaged 69.4 for the families receiving more than $100 per cost consumption unit per month. (Table 14.)

The changes in the proportions spent for food and miscellaneous again were opposite in direction, but nearly the same in amount. The sum of the two percentages shows a definite tendency to be approximately the same for most of the groups. For two-thirds, it was between 70 and 76 per cent of the total budget.

The general miscellaneous expenditure has been divided into ten sub-classifications: education, communication, contributions, health, house equipment, service, recreation and entertainment, religion, incidentals, and surplus and investment in order to bring out the amounts and proportions spent for the various items, to show how they changed with a change in the family income, and to give some of the detailed expenditure of individual families.

Education

Newspapers, books, writing supplies, school tuition, were included under the heading "Education." Two hundred and two families, 71 per cent of the entire group, re-

X 511 ported expenditure for one or more of these items. Most of the 81 families with no expenditure under this heading had incomes of less than $40 a month. Forty-five per cent of the families with incomes below $40 spent nothing for education; but only 3.5 per cent of the families with incomes of more than $40 a month. The average expenditure of the different income groups ranged from 1 cent to $207.35 per year. It was less than $1.15 until the family income was more than $35 a month; and ordinarily was not over $7 a year until the family income was more than $70 a month. For the groups with incomes of more than $125 a month, the average was generally over $100 a year. (Table 34.)

For the families reporting, the average expenditure was less than 70 cents a year for the groups below $20 a month; and less than $2 for the income groups below $35. Over $40 a month, the number reporting was so nearly 100 per cent of the group that there was little difference in the average for the families reporting and for the entire group.

The amount spent for education was less than one-half of 1 per cent of the budget, for the income groups below $35 a month; and between 1 and 2 per cent for the groups between $35 and $100 a month. For four of the six groups above $100 a month, the proportion varied from 3.4 to 5.5 per cent. For the $175 group, however, the average was 9.5; while for the $125 group it was 10.3 per cent of the average family budget. The averages for these two groups were large, as they included families with children in college. (Table 35.)

X 511 212 No attempt was made to study the literacy of the families included in our survey, but the number that bought

newspapers some time during the year is possibly a fair 511 x
index of the literacy of the older generation. The number 212 was 134, or 47 per cent of the families. All of the families with incomes over $100 a month bought newspapers; more than three-quarters of the families with incomes between $40 and $100 a month; but only one-quarter of those with incomes of less than $40. For 20 families, the expenditure was less than 5 cents per year; for 61, almost half the families reporting, the amount was less than 5 cents a month; and for 73 families, it was less than 10 cents a month. For only seven families was it more than $1 a month; and only one family spent more than $2 a month. It is evident, therefore, that few of the families could have been regular subscribers. Furthermore, the monthly figures show that few families bought newspapers every month of the year.

The number of children in school seems to be a good 511 x
indication of the literacy of the younger generation. 891
Sixty-two boys and 31 girls attended school some time during the year. This was about one-quarter of the children of school age. There were also 15 adults who were studying. Eighty-two families, 30 per cent, had one or more members going to school. Six of these families paid no tuition. For 14 families, the tuition was for an adult member, rather than for a child. As with newspapers, a sharp dividing line for school expenditure seems to be drawn between the groups receiving more than $40 a month income, and those receiving less than that amount. Below that amount, only 11 per cent of the families paid anything for tuition; but more than 55 per cent of the families receiving more than $40 a month paid something for school fees. The amounts paid for tuition

x 511 871 varied from 11 cents to $535.25. These amounts did not include the expenditure for books and supplies, but did include, for several families, the cost of board as well as tuition. No attempt has been made to distinguish between these two items, but the number of cost consumption units in the family was adjusted to allow for the absence of the children boarding with the school. Of the families spending the largest amount for education, one had a son in Soochow University; another had a son in Cheeloo University in Tsinan; a third had two sons in college, one in Cheeloo and one in Yenching University. One family had an eighteen-year-old son and three younger girls attending school.

In Yenching University, the charge for tuition is $80. Room and board for the academic year is approximately $130, the amount varying somewhat with food prices and with the type of room. In the elementary schools, the tuition apparently amounted to 30 cents, 50 cents, $1, and $1.50 a month, although the monthly accounts seemed to show that many of the families, especially those in the lower income groups, paid tuition only part of the year. We did not discover whether this meant that the children attended school only part of the year, or whether the families were paying a small tuition fee in several instalments.

COMMUNICATION

x 511 Communication expenses include ricksha, street-car and railroad fares, the purchase and upkeep of bicycles, operation of automobiles, rent of telephones, expenditure for postage, telegrams, et cetera.

Two hundred and twenty-nine families, 81 per cent, spent some money for these items. The 54 families with 511x no expenditure under this heading all had incomes of less than $30 a month. The average expenditure per family reporting was only 4 cents a year for the $5 group; and 45 cents for the $10 group. It was $4.80 for the $25 group; and more than $10 a year for all the groups with incomes of more than $60 a month. The amount increased rapidly in the higher groups. The average was $57 for the $175 group; $85 for the $200 group; and $170 for the $300 group.

For all of the income groups below $25 a month, the expenditure for communications was less than 1 per cent of the family budget. It was between 1 and 2 per cent for the groups between $25 and $90. The maximum was 5 per cent in the $100 group. For an American working-class family, it is estimated that carfare alone takes from 2.3 to 3 per cent of the budget.[3]

Rickshas have been the most generally used form of 494 transportation in Peiping. According to the police report, 465 18,937 public rickshas, and 6,940 private rickshas, or a total of 25,877, were licensed in June, 1925. In February, 1928, there were 24,232 in the city and 6,618 in the adjoining suburbs. As a ricksha man pulls only one passenger at a time, this form of travel is relatively expensive, even though competition has reduced the fares to the point where it is difficult for a man to earn enough to pay the rent on his vehicle and provide for his own support. In 1924, the average daily earnings of 1,000 ricksha men was approximately 38 cents a day. Fares ordinarily depend upon the distance traveled and generally there is a customary rate between two points. The actual fare,

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[3] Nos. 2 and 42.

494 however, is settled by bargaining. The amount agreed
465 upon naturally varies with the time of day, the weather, and the number of rickshas about. When engaged on a time basis, the fare ranged as high as 20 cents an hour, or $1 a day. For full-time work, a private ricksha man usually was paid $12 a month, and was expected to buy his own food. If he furnished the ricksha, his wage ordinarily was $18 a month, the rent of a better-class ricksha being 20 cents a day. The rent paid for their vehicles by the ricksha men among our families varied from $2.20 to $6 per month. The average was $3.10 a month, or a little over 10 cents a day. Three families employed full-
[651] time ricksha men. A monthly tax of 40 coppers, or a little more than 10 cents, was levied on each ricksha licensed by the police. This tax was paid by the owner. In August the police, aiming to improve the dress of the ricksha men, required them to purchase uniform jackets, costing 60 cents apiece.

494 Street-cars are operated on most of the main streets of the city. Being faster and cheaper than rickshas, they are well patronized, especially by those traveling a considerable distance. The cars are usually so crowded, however, that many people prefer to use rickshas. In 1927, the crowding was greatly intensified by the fact that the soldiers of Chang Tso-lin's army rode free.

493 Six families reported the purchase of bicycles for
656 amounts ranging from $14 to $90. Four other families spent small amounts for repairs and taxes. All bicycles were required to carry license numbers and were supposed
651 to pay a monthly tax. The latter was regularly collected for a time, but then was apparently allowed to lapse. The amounts paid as taxes were 15 and 20 cents a month.

Automobiles are not generally used by Peiping families; 493
with gasoline selling for $1 a gallon, their operation is 511x
expensive. Only one of our families owned a machine. 651
That family had an income of more than $300 a month. Its total expenditure for communication, including operation of the automobile and the use of a telephone, was $445, or 8 per cent of the family budget. Eight dollars was spent one month for the city automobile tax. Such a tax is ordinarily a recurrent item, but it did not appear again in the later months. When members of the family were questioned about it, they said that it was properly omitted from the account as they had not paid it. They had moved and had not notified the police that they had a car at their new address. We wonder if the tax remained uncollected, as seemed to be the case with some of the house and bicycle taxes.

Four families had telephones in their houses. A fifth 206
family spent a small amount one month for the use of a telephone. The usual amount reported by the regular users was $7 a month. In 1926, there was a large demand for telephones, and subscribers could sell their lines for considerable amounts. In some instances the premium was over $100. This premium, however, had virtually disappeared by the end of 1927, as political and economic difficulties had forced a great many foreigners and wealthy Chinese families to leave Peiping.

HEALTH

Health items include the amounts spent for doctors, 511x
medicine, hospital treatment, eye-glasses, toothbrushes, tooth powder, tongue scrapers, soap, baths, insect powder,

* 511 mosquito incense. All the families spent something for health, and the average expenditure tended to increase regularly as the family income increased. The amounts varied from $1.15 a year for the $5 group, to $36 for the $100 group, and $95 for the $300 group. The latter amount was more than twice the average for the $200 group. For all but four of the income groups, the health expenditure was between 1.1 and 2 per cent of the family budget. The highest was 3.4 per cent for the $125 group. The allowance for medicine and medical care in American working-class budgets is 2.6 per cent of the total expenditure.[4]

758 *511 It is evident that only a few of these Chinese families had any medical service during the year, and paid little for what they had. Even at a time of birth or death, the expenditures were ordinarily small. One family in the $15 group paid a doctor $1 for an ordinary visit, and one in the $35 group paid $1.50. A family in the $15 group paid a midwife $2; one in the $20 group paid $1; one in the $40 group, $4; and one in the $100 group, $15.

For the month that included the hospital care of a maternity case, the total health expenditure was $14, for a family in the $80 group; $14.45, for one in the $100 group; $6.50, for one in the $150 group; and $17.33, for one in the $300 group. Another $300 family paid the doctor $170 for a maternity case.

Families in the $10 group paid 56 cents and 99 cents for the medicine used during the last illness of one of their members. Other expenditures before a death were $70 by a $100 family; and $100—$20 for the doctor and $80 for medicine—by a family in the $125 group.

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[4] Nos. 2 and 42.

Other relatively large monthly totals were $102 spent 758
for medicine and a doctor by a family in the $125 group; 511*
$42.25 for hospital care given a member of a family in the $200 group; $12.50 for a doctor and medicine for an $80 family; $14.15 for medicine for a family in the $25 group.

Usually the health expenditure ranged from a few cents to a few dollars a month, for in only four income groups was the average more than $3 per month.

HOUSEHOLD EQUIPMENT

The expenditure for the many items of household 511*
equipment—there were over 110 items on the list bought by 273 families—averaged only 23 cents a year for the families in the $5 group, and was less than 85 cents a year for all the groups below $20 a month. The average was less than $10 a year for all but two of the income groups below $100 a month. For the $90 group, the average was $9.65, but it was $39.75 for the $100 group, and $42.50 for the $200 group. The average for the $300 group was $150 per family, more than three times the average for the $200 group, and two and one-half times the average for the $175 group. (Table 34.)

For six of the income groups below $100 a month, the amount spent for household equipment was less than 1 per cent of the total budget. For the others, it ranged from 1 to 2 per cent. For five of the six groups with incomes over $100 a month, the average was more than 2 per cent of the family expenditure; for three groups, it was over 3 per cent. The maximum was 3.7 per cent, the average for the $150 group. (Table 35.)

511 In an American minimum health and decency budget, the expenditure allowed for household equipment is 2.3 per cent of the total budget.[5]

An inventory of family property made by Dr. T'ao showed the average value of the furniture and other household equipment of all his families to be $23.35, but it was only $10.10 for those with incomes of less than $12 a month.[6] If our families had the same amount of furnishings, the average expenditure of the $10 group, 82 cents a year, was 8 per cent of the value of their household equipment. In American budgets, 7 per cent is the annual replacement allowance for household furnishings, but the cost in 1921 of the items needed for a minimum health and decency budget was $819.45 gold.[7]

SERVICE

Two hundred and forty-four families, 86 per cent, reported some expenditure for service. This included the amounts paid for full and part-time service, for the removal of ashes and night-soil, and for looking after the street lights. For many of the families, the only expenditure was for these last three services. For some of the low-income families, the payments for these services were found to be irregular. In some groups, the maximum was more than three times the minimum. When checked, the omissions and variations were usually found to be correct. In some instances there was no payment because there was no service. This was often true in the case of the ash man during the summer months. Some families paid a small amount one month, but brought up the average by paying more the next. In other cases, where the family paid only occasionally, the charge was for the service rendered a court-yard, each family paying in turn. Some families paid only at festival time. Occasionally these services were paid for by the owner of the house rather than by the tenant, so did not appear in the budget.

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[5] No. 42. [6] No. 39. [7] No. 42.

There were 224 families that reported some expenditure for the ash cart; 173 for the night-soil carrier; and 181 for the street lights. For the ash cart, the average amount per family reporting varied from 1 cent per year in the $5 group, to $2.80 per year for the $175 group. It was 15 cents or less for all the income groups below $30 a month; over $1 a year only when the income was over $80 a month; and over $2 for only the three highest income groups. (Table 36.) For night-soil removal, the amounts ranged from 5 coppers a month, or 16 cents a year, for the $10 group, to 85 coppers a month, $2.70 a year, for the $300 group. The average was less than 5 cents a month until the income was over $50 a month; and over $1 a year for only three income groups.

The amount paid for the street lights, which are provided and looked after by the local self-government associations, was less than 5 coppers per family per month, 16 cents a year, for all the groups below $40 a month. It was over 75 cents a year for only three groups. The maximum average was $2.20 a year for the $150 group.

The charge for these services was apparently graded somewhat according to what the family could pay, but from the amounts paid by different families in the same income group, and the variation in the averages of the different income groups, evidently it was a rough grading. For most of the families, the January payment was larger

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571 than for the other months, evidently some extra payment for New Year's.

357 596 There were 34 families that had one or more servants living with the household. Seven of these families had two servants, and two families had four. Only 14 of the 47 servants were males. Three of these were ricksha men, two were apprentices, and three were male relatives working for room and board. Under the Chinese family system, those who are earning are responsible not only for the support of the members of their own "small" family—wife, children, mother, and father—but also are expected to help support members of the "large" family who may be in need. In fact, those in need may virtually demand assistance. Such a system helps distribute the burden of unemployment in a situation where, even under ordinary conditions, it is no easy task to find work and men are likely to be idle for long periods. Sometimes, however, the demands are so numerous and so persistent that they put an undue burden on the working members of the "large" family. We have known of instances where men have given up positions expecting that their relatives will support them; others where a man has refused an increase in salary because the demands of the family, upon learning of the added income, would be even more than the amount of the increase. Instead of giving money to unemployed relatives, some "small" families sometimes discharge their duty by giving them room, board and occasional presents in return for help around the house. In such cases, they do not pay any regular wage.

357 Five of the 34 families employing servants had incomes of less than $90 a month. Two of the five had appren-

tices living with and helping the family; and one, a family in the $25 group, had a girl student living with them and doing part-time work for her room, board, and $1.50 a month. One apprentice received no pay, the other was given $45 at New Year's and $30 at the Autumn Festival.

While only a few of the families receiving less than $90 a month had full-time help, 60 per cent of those with incomes of more than $90 a month had servants living with the family. Many of the families in the higher income groups, who were without full-time servants, had considerable part-time help that came in occasionally, or even regularly by the day. For several families, the expenditure was more than enough to pay the wages of a full-time servant, but ordinarily it was not equal to the amount a servant would be paid if he provided his own food. Even in the $200 group, some of the families did all their own work.

Servants living with Chinese families ordinarily are given room and board, most of their clothes, and a small monthly wage. In some cases, they have perquisites that give them a little added income. Things discarded by the family often can be sold for a few coppers, commissions are often paid by the tradesmen bringing supplies to the house. It was difficult to determine from the accounts the amount of the servants' money wage, as many were paid only part of their wages each month. They left the balance with their employers to be drawn at some future date, often before Chinese New Year when money is needed to settle outstanding accounts, and for the New Year celebration. So far as we could discover, the wages for women varied from $1.50 to $5 a month, with the largest number receiving $2.50 and $3 a month. The av-

357 erage was a little over $3 a month. A man's wage in Peiping ordinarily was slightly more than a woman's, but the accounts are not clear as to the exact amount of the difference. In two families, a man was paid $2 a month; in two others, a man and a woman were paid a total of $5 a month. One family in the $300 group paid four servants, two men and two women, $30 a month; while for another family who employed a man and a woman servant, the expenditure for service was approximately $20 a month.

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511 The average amount spent for service by the families reporting was .50 cents or less a year, for the income groups below $25 a month. It varied from $1.20 to $6.75 a year, for the groups between $25 and $90 a month. For the $80 group, the average was only $3.50 a year; but for the $90 group, it was $27.75. Two-thirds of the families in that group had full-time servants. For the $200 group, the average was $66.45 a year, but for the $300 group it was $145 a year.

For only one of the income groups below $90 a month was the expenditure for service more than 1 per cent of the family budget. For the $15 group, it was only 0.1 per cent. Over $90 a month, the proportion varied from 1.2 to 2.8 per cent, but for only three groups was it more than 2 per cent. (Table 35.)

The wide difference between the $80 and $90 groups, in both the amount and the percentage spent for service, makes it seem evident that a Chinese family ordinarily must have an income of at least $90 a month before it is able to afford a full-time servant. In this connection it must be remembered that, if a family employs a full-time servant, the amount spent for service does not represent

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the total cost of keeping a servant. The expenditure for his subsistence—food, clothing, et cetera—would be reported under those classifications, rather than under service. For the $90 group, the total cost of keeping a servant probably would be between 8 and 9 per cent of the family income.

RECREATION AND ENTERTAINMENT

Wine, tobacco, snuff, toys, athletics, theatre tickets, photographs, presents, tips, gambling losses, feasts, were included under this heading, which was one of the largest of the miscellaneous expenditures. Some expenditure for one or more of the items was reported by all but three families. The average amount increased rapidly as the family income increased. It was only $1.10 per family per year for the $5 group; but it was $580 for the $300 group. It was over $50 a year for all but one of the income groups above $50; over $100 for all but one of the groups above $90; and over $200 a year for all the groups receiving over $150 a month. The total expenditure for all the families was $15,031.20, only slightly less than the amount spent for clothes, and more than the amount spent for heat, light, and water.

The expenditure for recreation and entertainment was more than 3 per cent of the family budget for all but the three lowest income groups; more than 5 per cent for one-half the income groups; and more than 9.5 per cent for six of the seven groups with incomes over $90 a month. The maximum was 12.4 per cent for the $300 group. (Table 35.)

Special feasts were classed as entertainment rather than food, inasmuch as they are usually given for people outside the family. If they had been included as part of the expenditure for food, the amount, when averaged among the families, would hardly have been large enough to make any significant change in the average food expenditure per family, or per cost consumption unit. The entire expenditure for all kinds of entertainment and recreation was only 40 cents a month for the $15 group, and $1 a month for the $25 group. The amounts spent for birthday, wedding and funeral feasts ranged from $31.25 to $325. The details of several of these occasions are given in Chapter X. The amount spent for meat is always one of the outstanding items in the feast account. From the reports secured, it seems probable that the proportion spent for meat increases as the amount spent for the feast increases.

Tobacco in its various forms was purchased by 217 families, and wine by 215. The average amount spent for tobacco per family reporting was only 3 cents per month for the $5 group, 11 cents per month for the $10 group. It was less than 45 cents per family per month for all the income groups below $50 a month. Above that amount, the monthly average varied from 48 cents to $2.50, but was over $1 for only five income groups. (Table 36.)

Chinese wine ordinarily is made from *kaoliang* or rice, and usually contains a high proportion of alcohol. In August, the price of ordinary wine was 24 cents a catty. At this price, the families in one-third of the income groups purchased less than a pint of wine per month, while in one-half of the groups the average was less than a quart a month, the expenditure being less than 30 cents a month for one-half the income groups. The maximum was only 95 cents per month. 511

It has been interesting to note the many occasions on which the Chinese give gifts to friends and relatives. The following were all mentioned in the accounts: New Year's, birthdays, betrothals, weddings; when a three-day-old baby was given its first bath, when the baby was a month old; moving from one house to another; funerals, anniversary of death, reinterment. Some of the gifts were paper or cloth scrolls, artificial flowers, fruit, cloth, toys for the children, but a majority were gifts of money. The expenses connected with any special occasion are usually relatively large. Few families have any large surplus on which they can draw, and borrowing money means heavy interest charges. By giving money the Chinese spread somewhat the burden of the expenses. In some of the wedding and funeral accounts given in Chapter X, the amount of the gifts received was even more than the total expenditure. Most families keep a careful record of these gifts, so that any return present may be commensurate with the one received. Money given for a wedding or birthday party ordinarily goes to the person giving the party, rather than to the bride or the guest of honor, though sometimes relatives and intimate friends give them money or a present, in addition to the money given for the feast. 431

Six families reported money won or lost by gambling, most of it at New Year's time. Ordinarily the amounts were small, $5 or less, but one family in the $35 group lost $15, and one in the $10 group lost $20. The latter family—a couple and two small children, the husband a ricksha man—had an income of some $14 a month. In spite 525

525 of losing $20 at New Year's, they were able to save $13 during the year. This they used to repay money they had borrowed, and even made a loan to another family. One family in the $200 group was given money by a group of gamblers who came to the house for their games. During a period of three months this amounted to $68.

CONTRIBUTIONS

735 The heading, "Contributions," *chuan hsiang,* includes
596 money given to needy persons, gifts made to religious and
431 charitable organizations, and amounts sent to parents or
*511 other relatives not members of the Peiping family group.
House taxes originally were entered under this heading, as the Chinese families apparently consider them to be a form of contribution; but they were shifted from contributions to incidentals when the accounts were transcribed.

One hundred and thirty-nine families gave money to persons outside the family, or to organizations, or sent money to their relatives. Thirty-nine families reported sending money home. All had incomes of less than $100 a month. For 22 of these families, the money sent to relatives was the only contribution entry. One hundred and seventeen families gave money to people or organizations outside the family, but the amounts were relatively small. The money given to relatives amounted to 63.5 per cent of the total contribution expenditure; and was 86 per cent of the total for the families with incomes of less than $100 a month. The average total contributions, to family and others, varied, for the families reporting, from $4.10 for the $80 group and $4.55 for the $25 group, to $42 for the $90 group, and $52.65 for the $60 group. For all the families in the income groups the averages ranged from \$1.35 for the \$80 group, to \$34.85 for the \$300 group, and \$36.50 for the \$70 group. For only eight groups, however, was the average more than \$10 a year. For individual families, the amounts varied from 1 cent to \$150, but for only four families was the amount over \$100.

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Contributions amounted to less than 1 per cent of the average expenditure for one-half of the income groups. For only three groups, was the amount more than 1.5 per cent of the budget. The maximum, the average for the \$70 group, was 4.1 per cent. There seems to be some tendency for the proportion to decrease somewhat in the higher income groups, but the tendency is slight, the amounts involved are small, and the proportion could be considerably changed by a slight difference in the expenditure of one or two families. For the families reporting, the contribution expenditure averaged less than 3 per cent of the family budget for all but five income groups. Those five groups all had incomes of less than \$80 a month. The maximum was 7 per cent for the \$70 group. (Table 35.)

511x

A study of the contributions other than those sent to relatives, brings out some interesting figures. Eighty-seven per cent of the 59 families with one or more Christian members, three of the four Mohammedan families, and 28 per cent of all the other families, gave money to needy persons, or to charitable or religious organizations. The average contribution per family reporting was \$12 for the families with Christian members; \$7.40 for the Mohammedan families; and \$2.70 for the other families. In comparing these averages, however, it must be remembered that 47 per cent of the families with incomes of

511 more than $70 a month, had some Christian members, but only 12 per cent of the families receiving less than that amount. For the families receiving more than $70 a month, the averages were $17.20 for those with one or more Christian members; $22.15 for one Mohammedan family; and $10.70 for the other families reporting. Below $70 a month, the averages for the families reporting were $7 for the Christian, 4 cents for the Mohammedan, and 40 cents for the others. Only six families gave away more than $25 a year. The maximum was $103.50, given by a family with an income of $120 a month. In this family, the wife was doing volunteer work for a Christian church.

RELIGION

782 Incense, paper money, paper gods, special food eaten
288 at festival time, lanterns for the Feast of Lanterns on the
511 fifteenth of the First Moon, lotus lanterns for the Feast of the Departed Spirits on the fifteenth of the Seventh Moon, mugwort branches to be hung over the door on the fifth of the Fifth Moon, pine and sesamum stalks to be used at New Year's time, are the principal items included under the heading "Religion." Two hundred and fifty-seven families, 91 per cent, spent something for one or more of these items, but the amounts were small. The total expenditure for all families was only $601. The averages per family reporting varied from 13 cents a year for the $5 group, to $7 a year for the $90 group. For only eight of the income groups, was the average over $3 a year. For all the groups, the average was less than 1 per cent of the family budget; and for all but five, it was less than 0.5 per cent.

Although the expenditure for religion was less than 1 511 *
per cent of the family budget, it has been of interest to 782
make a detailed study of the expenditures, in order to de- 788
termine the amounts Chinese families spend for the different items connected with their religious observances.

Incense, which costs 8 coppers, or 2 cents, per bundle for the small sticks ordinarily used, and 24 coppers per bundle for the large sticks, was purchased by 206 families. In two-thirds of the income groups, the families used an average of less than one bundle of small sticks a month. For only two groups, was the average expenditure over $1 per year. The maximum, $2.05, was the average for the $60 group. It was especially large there, as three families in that group spent more than $4 apiece during the year, and one spent $6.35. The total amount spent for incense by the 206 families was $128. (Table 37.)

Paper money, which is burned in connection with many religious services, was bought by 137 families. The total expenditure was $85. The income group averages, per family reporting, varied from 5 cents to $3.67 a year, but for only five groups was the average over $1. One family in the $70 group spent $11 for paper money for New Year's.

Paper gods—usually purchased for New Year's and at the time of the Autumn Festival, the fifteenth of the Eighth Moon—and paper strips to be pasted on the sides of the gate at New Year's, were bought by 123 families. The average expenditure was some 18 cents per family, the total reported expenditure being $22. For only three income groups, was the average, per family reporting, more than 30 cents. The maximum was 75 cents.

Candles for religious worship were bought by only 26

[FACING p. 188]

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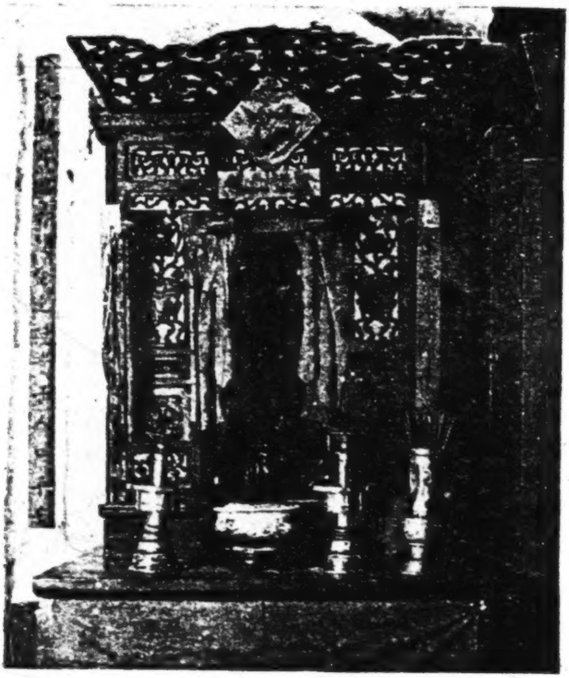

FAMILY SHRINE
A few sticks of incense are burned before it daily.

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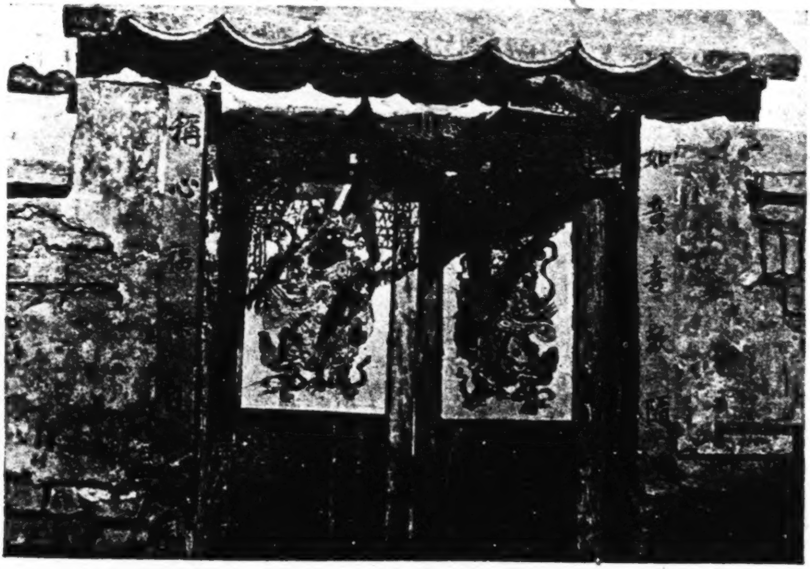


GATE GODS
Put up at Chinese New Year to ward off any evil influences that might enter the gate.

782 families. For two-thirds of the families, the amount was 788 less than 10 cents. The largest amount, $2.95, was spent x51 by a family in the $40 group for candles for the New Year's celebration. One family reported the purchase of special candles to be lighted before the Kitchen God on the night of the twenty-third of the Twelfth Moon, the night he is burned and sent to heaven to make his report on the events of the year.

Nineteen families spent an average of 4 cents apiece for sesamum stalks, and 15 families a total of 28 cents for pine branches at New Year's time. Nine families bought firecrackers for the New Year's celebration. For two families, the amount was over $2. Five families spent from 8 to 10 coppers apiece for mugwort to hang over the door on the fifth of the Fifth Moon. The cost of the lotus lanterns set afloat in the moat on the fifteenth of the Seventh Moon, was 2 cents apiece. One family spent $4 for new clothes for the family gods.

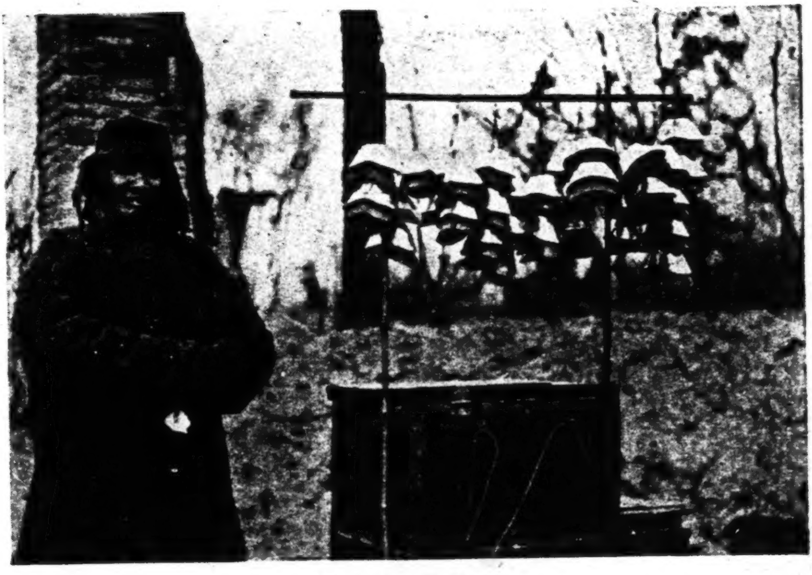
Some foods, such as fruit for sacrifice and the special cakes eaten at festival time, seemed to be so closely connected with the religious life of the Chinese that the amounts spent for them have been put under religion, rather than food. Fruit to be set before the gods as part of the feasts offered them was the principal item. For most of the income groups the amount, per family reporting, was between $1.10 and $3.25, but for the groups below $30 it was less than 80 cents. For the $70 group, the average was $10.70. After the fruit had been offered to the gods, it was eaten by the families.

796 The special festival cakes are *nien kao,* made from glu- x 51 tinous rice flour, dates, bean flour and sugar; *yuan hsiao,* round balls of rice flour with a filling of melon seeds, can-

[FACING P. 189]

788

BURNING INCENSE



PAPER MONEY

Usually burned as part of funeral and memorial services and often in connection with religious service.

x 511 died fruit, et cetera, eaten at New Year's time; *tsung-tzŭ,*
796 balls of glutinous rice wrapped in leaves of reeds; cakes
with likenesses on them of the "five poisonous insects"—viper, scorpion, centipede, toad and spider—used for the fifth of the Fifth Moon; moon cakes, eaten at the time of the Autumn Festival, the fifteenth of the Eighth Moon. Only 63 families bought cakes, and only two families bought them for all three festivals. It seems evident, therefore, that most of the families make their own festival cakes. The reported expenditure for all the different kinds of cakes averaged less than 25 cents per family, for the income groups below $70 a month. The maximum was $1.70 in the $175 group. This average was large, as one family in that group spent $4.80 for moon cakes to be offered to the god of the moon before they were eaten.

A special porridge, *la-pa-chou,* is eaten on the eighth of the Twelfth Moon to commemorate the day when the Goddess of Mercy left her home for the Buddhist convent. One family who gave us a complete list used over 20 ingredients—five different kinds of grain, beans, lily and melon seeds, peanuts, chestnuts, walnuts, apricot, peach and pine seeds, dates, green plums, sugar.

782 As all the members of only a few families were Chris-
788 tian, we were interested to see how many of the 59 fami-
x511 lies with one or more Christian members bought incense,
paper money, festival cakes. Four families purchased incense; two bought paper money; 31 purchased festival cakes; and seven bought fruit for religious use. Nineteen of the 26 families who spent nothing for religion had one or more Christian members. Any money given to the church was classed as a contribution, rather than an expenditure for religion.

INCIDENTALS

511 In almost every family budget there are some expenditures which can be classified only as incidentals. For the Chinese families, these were the amounts spent for jewelry, cosmetics, taxes, children's allowances, pig's blood to be used for water-proofing, fortune-telling, interest on loans, expenditures for weddings and funerals. All but four families spent something for one or more of these items. For individual families, the amounts varied from 6 cents to $418, but for the different income groups the averages ranged from 75 cents to $147 a year. Below $100 a month, only three of the averages were over $20 a year. Above $100 a month, only one was less than $70 a year. (Table 34.) Part of this increase resulted from averaging among a few families the expenditure for a wedding or a funeral, made by at least one family in each of the higher income groups; but there were also other relatively large expenditures. One family spent $20 for a pair of earrings, another $62 for making hives for the bees looked after by the man's father.

The total expenditure for incidentals amounted to from 0.7 to 6.7 per cent of the expenditure of the different income groups, but was between 2 and 3 per cent for more than one-half the groups. It was less than 1 per cent for only the $5 and $10 groups; and more than 3 per cent for only five groups, all of which had incomes of more than $70 a month. (Table 35.) Ordinarily "Incidentals" was the third largest of the ten subdivisions of "Miscellaneous," being exceeded only by "Surplus and Investment" and "Entertainment."

In June, the police began collecting a house tax to pro-

In June, the police began collecting a house tax to pro- x
vide additional funds for the support of the local force. 51/
The amount of the tax supposedly was based on the rent 65/
value of the house, but in many cases it must have been rather arbitrarily assessed, for the accounts show a wide divergence in the percentage of the rent value paid. Some families paying $2 a month for rent were taxed only 5 cents; others, 10 and 15 cents a month. Some whose rent was $1 a month paid a tax of 10 cents; other, 5 cents a month. One was charged only 10 coppers, 2.5 cents. A 12-room house with a rent value of $36 a month was taxed only 45 cents a month, while $1.20 a month was collected from a family living in a four-room house with a rent value of $8 a month. For the individual families, the tax ranged from 1.2 to 15 per cent of the rent; for the different income groups, from 2 to 8 per cent. The general average was approximately 5 per cent. One hundred and thirty-one families, 46 per cent, reported paying the tax for one or more months.

Evidently there was considerable confusion as to the time when the first tax payments should be made, by whom the tax should be paid, and so forth. The collection of the house tax was begun in June, but only two of our families reported paying it that month. Most of the families began in July. Still others made their first payment in September. Some families who were renting paid the tax one month, and then shifted it to the landlord. Many renters paid no tax, others paid every month. Fifteen families who owned their homes did not report any house tax. These apparently were cases where no tax was collected, for the house tax was one of the items specially checked with all families. Some of those who were given their houses rent-free paid the house tax, others did not.

651 *571 Of two families given their houses by the same employer, one paid the tax, the other did not. Only one-half the families reporting paid every month from July to November, but a number of them paid several months' taxes at one time.

The amount of the tax varied from 2 cents to $3.30 a month, but for 64 families, almost one-half of those reporting, it was only 5 or 10 cents a month. Five cents was the minimum for the $35 group; 10 cents for the $80 group; 15 cents for the $200 group; and 30 cents for the $300 group. The maximum for some of the lower groups was only 10 cents. It was 50 cents or less for all the groups below $50; and over $1 for all above $90. In several cases the amount of the tax evidently was changed, usually revised upward, reduced for only a few.

The police reported that in the five months from June to October they collected from the entire city a total of approximately $220,000. In February 1928, the amount collected was $54,854.67. The rates were raised in March.[8]

In 1931, the houses were divided, for tax purposes, into three classes—two-story, one-story with tiled roof, one-story with flat roof. There were three grades in each class. The amount of the tax levied on the various grades ranged from 5 to 40 cents per *chien* per month. The rates for the second and third grades of one class were regularly the same as those of the first and second grades of the next lower class.

The tax paid on bicycles was 15 and 20 cents a month. The ricksha tax was 40 coppers, 10 cents, a month. Peddlers reported paying a tax of 13 to 16 cents a month. As

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[8] No, 10.

the ricksha and peddler taxes were business taxes, they 651
were not included in the family accounts. 511*

The details of the expenditure for weddings, funerals, engagements and birthdays, most of which were included under incidentals, are given in Chapter X.

Surplus and Investment

Most of the families made some capital expenditures, 434
lent money to others, repaid money they had borrowed, 454
invested in savings societies. Besides these capital items, 511*
many of the accounts showed a surplus. Many also showed capital items on the income side, amounts received from money borrowed, loans returned, property sold, or money drawn from savings societies or banks. Where it was evident that capital income was used for capital expenditure, the amounts, both income and expenditure, were eliminated from the accounts. Capital transactions appear in the accounts, therefore, only when capital was drawn on for current expenditure, or current income was sufficient to provide funds for investment. If the reported income, both current and capital, was less than the current expense, the difference was entered on the income side as a deficit; but when current income was more than the reported expenditure for both current and capital items, the difference has been entered as surplus on the expense side of the account, and treated in the same way as any other expense item. Many budget studies do not take account of this surplus, but it seems logical to include the uninvested as well as the invested savings. The only difference between them is that one was spent for some capital item, while the other was held as cash at the end

434 of the year. Furthermore, although every family, when
454 consulted about the surplus or deficit shown by its account,
511 reported that it represented the approximate amount for
the year, some of the apparently unexpended surplus probably was used for unreported expenditures. In the tables, the invested and uninvested surplus have been combined.

For 200 families, 71 per cent, current expenditure was less than current income. The averages per family for the different income groups ranged from $6.40 a year for the $5 group, to $1,135 a year for the $300 group. (Table 34.) The amount was over $50 a year for all the groups with incomes of more than $30 a month; over $100 a year for all the groups over $60; but over $300 for only the three highest income groups. The increase was especially rapid in the $200 and $300 groups, the averages for each being $400 more than that of the next lower income group. The total surplus of the 200 families amounted to $30,624.05. Of this amount, $9,419.45 was spent for capital items, while $21,204.60 represented the unexpended surplus. One hundred and fifty-two families, 54 per cent, used some of their current income for capital expenditure. Surplus appeared on 175 accounts, 64 per cent.

As the average surplus for each income group is figured on the basis of all the families in the group, and in all but one of the income groups there were one or more families with a deficit—families whose current expenditure was more than their current income—the average surplus, per family reporting, was higher than the amounts given above. For the $10 group, it would be $14.30 instead of $9.50; and for the $300 group, $2,270 instead of $1,135.

In the $5, the $100, and the $125 groups the total deficit was more than the total surplus. 434 454

For seven groups, the average surplus was less than 10 per cent of the budget. It was over 20 per cent for four groups. The minimum was 5.4 per cent for the $5 group; and the maximum 25.6 per cent for the $200 group. (Table 35.) 511x

Considering the limited amounts of money in some of the smaller budgets, it seems remarkable that more than two-thirds of the accounts show a surplus, and that such a relatively large proportion of the budget should be included under this heading. This may be due in part to the figures being incomplete, but in view of the checks kept on the accounts, the general uniformity of the figures, et cetera, it seems evident that, for this particular year at least, a large proportion of the families, with small as well as large incomes, were able to live within their income and to save money. In all but one of the 12 income groups receiving less than $90 a month, more than 60 per cent, and in four groups over 80 per cent, of the accounts showed a surplus over and above current expenditure. In three of the seven groups above $90 a month, the proportion was less than 50 per cent; and in two of these it was less than 35 per cent. The size of the family income does not seem greatly to affect the proportion of the families able to make some saving, except that in the higher income groups, where the families would have more savings, they were more ready to use their capital to meet some special need that could not be covered by current income.

Forty-two families were members of one or more savings societies, to which they ordinarily made regular pay- 454

454 ments, and from which they occasionally drew funds; six families had Postal Savings accounts; some had ordinary bank accounts; and several families deposited their excess funds with various stores. It seems to be a more or less regular custom for well established stores to accept funds from a limited number of people, pay interest on the amounts deposited, and, with various restrictions, allow the funds to be withdrawn.

Savings societies provide a means of saving for the man of small or moderate means who does not have access to any banking facilities. They are popular in Peiping and, so far as we can learn, have been used by the Chinese for a long time. The individual societies, usually have only a small membership and ordinarily are short-lived. A typical society is a group of ten to twenty-five people, each of whom agrees to make a monthly, quarterly, or other regular payment to the society. The amounts vary from a few cents to several tens or more dollars, but are the same for all the members of the society. The fund provided by each of these periodic payments is given in turn to the different members. Ordinarily, when all the members have had the fund once, the society is discontinued or reorganized.

Usually the first one to receive the fund is the man who gets the group together. By making the regular payments during the life of the society, he will repay the amount he has received, but will have had the use of the money interest free for his services in organizing and running the society. Technically no one is charged interest for the use of money from the society, but at each meeting the members who have not yet had the fund write out bids stating the amount of discount they are willing to give if the fund is allotted to them at the next meeting. The one offering the highest discount receives the fund.

The discount offered is sometimes high. The actual amount depends on the number of bidders, the length of time the loan has to run, the individual need for cash. When cash is urgently needed for a wedding, a funeral, to meet bills before Chinese New Year, the discount is sometimes more than one-third of the fund. The discount offered is divided equally among those who have not had the fund, and ordinarily is deducted from the amount of the payment regularly due at that time. Those who have had the fund receive no benefit from later discounts, but make the regular payments.

The great problem of such a society is to keep all the members paying regularly, especially after they have once had the fund. Many times those who have postponed taking the fund find that they have put money in, but are not able to get any out. Even so, the popularity of the saving societies shows that generally they are a help to th people.

The payments to savings societies shown on the accounts of our families were $1, $2, $5, $10, $35, $50 month. Some families belonged to several societies at th same time. One family reported receiving $4.85 from savings society, others varying amounts up to $236.70 When giving the figures for the family account, one woman told our field workers that she belonged to a savings society and made regular payments, but that she was keeping it a secret from her husband.

X

WEDDINGS AND FUNERALS

x511 WEDDINGS and funerals are always outstanding events in the social life of any Chinese family. Often they are equally important in its economic life. The expenditure for such occasions is usually large, and is apt to be a heavy drain on the family resources. In many cases, the household must go into debt to secure the necessary funds. The debt must be repaid, and probably large interest payments must be made, as well. As the prevailing interest rate in Peiping is 18, 24 or more per cent per year, repaying debts out of family surplus is likely to be a long process.

x511 585 Many observers have commented on the large expenditures of Chinese families for weddings and funerals. They have recognized the fact that these occasions often are the cause of economic crisis for the household, but they seldom have given actual expenditures, or compared the amount expended with the size of the income. The weddings and funerals among the families included in our budget study made it possible to do this. As the families were reporting their other expenditures, there was little difficulty in securing complete accounts for these special occasions. Wedding accounts were secured from ten families, two for the families of brides, eight for the families of grooms. For one wedding, it was possible to secure figures from both the bride's and the groom's fam-

ilies. The accounts include also figures for 17 funerals, 511
one engagement party, and one birthday party. 585

In getting these records, we found that many families keep accounts for special occasions, even if they do not record their daily receipts and expenses. This probably is due to the fact that, the members of the family being occupied with other matters, the handling of the money is usually delegated to some friend or relative, who naturally must keep a complete and itemized account. Then, too, many friends send presents which must be entered in the special account-book, in order that, later on, when return presents are to be sent, the family may know how much was given them. There is every reason, therefore, to feel that the accounts are virtually complete. No special study of wedding and funeral customs has been attempted, except as they are brought out by the accounts. We must leave to others the detailed description of the many forms and ceremonies, their significance and symbolism.

The wedding expenses ranged from $61.10 to $853.75. The least expensive was the wedding of the daughter of a ricksha man whose income was $17.75 a month; the most expensive, that of the son of a family with an income of some $250 a month, and considerable surplus deposited in the bank. In terms of family income, the wedding expenses ranged from 1.5 to 9 times the average monthly income, but for one-half of them the expenditure was from 4 to 4.5 months' income. The feast to celebrate the engagement of a son, together with gifts to the prospective bride, cost one family $324.20, or 1 month's income.

Funerals are often costly, but it is surprising how little 511
is spent for some of them. The least expensive funeral 764

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764

among the families in our study cost only $1.82. This sum paid for the coffin, the grave, the funeral permit, carrying the coffin to the grave, and 4 cents' worth of paper money. It was for a two-year-old younger son of a family of five. The family income was $14 a month. The funeral, therefore, cost a little more than one-eighth of the family's monthly income. Four other funerals of children less than three years old cost from $2 to $8.50, or from one-eighth to one-seventh of a month's income. The funerals of older people naturally were more expensive. The totals varied from $18.10 to $744.85. One group of funerals, those of older children, a brother, and a father, cost from 1.25 to 1.5 months' income. None of these included a funeral feast. Funerals for husbands, wives, older brothers, mothers, cost their families from $96.50 to $279, or 2.5, 3, 5, and 5.5 months' income.

The most expensive funeral was unusual, in that the expenditure was equivalent to 45 months' income. It was for a sixty-four-year-old widow who had been living alone, supported by an income of $17 a month received from the rent of property. She also owned the house in which she lived. When she died, her relatives spent $744.85 for her funeral. Most of this probably came from her property. It is not clear whether or not it is customary to use a large part of a widow's property to give her a specially fine funeral. Possibly an unusually large amount was spent in this case, as the woman apparently had no direct heirs. In families where property has been divided among several brothers *(fên chia)*, a widow may inherit her husband's share; but, it is reported, it is almost impossible for her to sell any of it. Apparently, other members of the husband's family have sufficient residuary interest in property so divided to prevent the widow from giving a clear title. 511 * 764

In a group of 1,000 ricksha men that we studied in 1924-25, there were 71 who said they had paid for funerals during the previous year. The amounts ranged from $3 to $200, but only six were $70 or over. The median and mode were both $30, the average $36. No attempt was made to secure the details of the funeral expenses. The reported income of the 1,000 ricksha men averaged approximately 38 cents a day, or some $11.50 a month. The cost of the average funeral, therefore, appears to be about three times the monthly income. Probably it would have been somewhat less if we had had a report of the entire family income, rather than that of the ricksha man only; but, on the other hand, the monthly income is undoubtedly high as it is figured on the basis of the ricksha man's reported daily earnings, with no allowance for loss of time due to sickness, vacations, et cetera.

Fifty-nine of the 71 funerals were for parents, grandparents, uncles. Only four were for children. The amount spent for the latter was either $3 or $5. One man spent only $6 for his mother's funeral, another $7.

Thirty-seven, or a little more than one-half, of the ricksha men said they borrowed the money needed for the funerals; 23, or about one-third, sold land; only six were able to pay for the funerals out of their savings. Three secured help from relatives, and two from a philanthropist. Of the 249 coolies who reported that they were in debt, 29 said it was the result of paying for a funeral, but only three because of a wedding.

Only one birthday party was reported by our budget families. It was for a man's fifty-seventh birthday, was 511 * 527 x 511 527 a relatively small one, and cost only $69.30, or some two-sevenths of a month's income. If we can judge from figures secured in another study, the family will probably spend from 2.5 to 3 months' income when they celebrate his sixtieth birthday.[1] The even decades, fifty, sixty, seventy, are usually the times of special celebration.[2]

x 511 431 The spending at one time of an amount equal to three, four, or five months' income is apt to be a serious financial burden for any family. This is especially true for many of the Peiping families, as they have so little margin or surplus. In order to distribute the burden somewhat and make it possible for friends and relatives to help meet the extraordinary expenses, it is the custom in Peiping to give presents of money at the time of weddings, funerals and birthdays. Other presents are often sent: as wedding gifts, cloth, flowers, food, objects for personal use; red scrolls and red banners inscribed with wishes for health, wealth and long life; as funeral gifts, cloth, special food to be set before the dead, and—to be burned—scrolls of white silk or paper, wreaths of artificial flowers, paper money; as birthday presents, wine, flowers, food, the latter often including peaches, bread and noodles, as these connote long life. For this group of families, however, the money presents were much the largest and the most numerous. The amounts received for the weddings varied from $27 to $600, for the funerals from $3.45 to $300. The birthday presents amounted to $8. In some cases, the presents came to more than the entire cost of the wedding or funeral, but ordinarily the wedding presents amounted to one-quarter or one-half, and the funeral presents from one-fifth to one-half, the total expenditure.

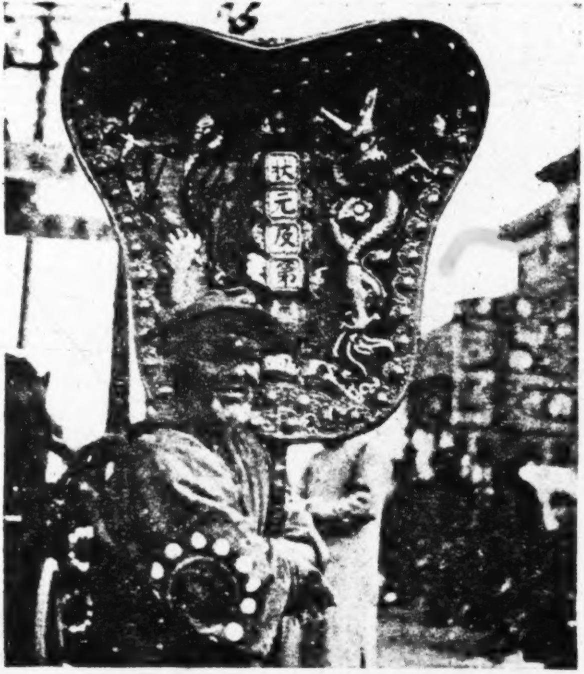
[1] No. 16.

[2] No. 12.

511x 431 The fact that wedding and birthday presents go to the person giving the feast, rather than to the guest of honor, is evidence that presents of money are definitely given to help the family meet its unusual expenses. Additional presents of money are sometimes made direct to the guest of honor, but only by the family and close friends. Such gifts, of course, do not appear in the accounts.

511x 585 In Peiping, a wedding means new clothes and a feast for both families; gifts from the groom to the bride, often a present of jewelry; the purchase of equipment for the new home by the bride's family, the sending of this equipment and the bride's belongings to the groom's home, the day before the wedding; the wedding procession with the bride riding in a specially decorated sedan chair, carriage, or automobile, usually accompanied by a band and carriers with banners, lanterns, and other decorations; and, finally, the wedding ceremony in the groom's home, or possibly in a restaurant, if the family follows the new wedding customs. The amount spent for the different items varies, of course, with the tastes and social position of the family, the amount they can spend on the wedding, and whether they follow the old wedding customs or adopt the new customs that seem to be gradually coming into use.

For the ten weddings studied, the expenditure for clothing varied from $21.35 to $414. The detailed accounts show that, for most of the families, a large part of this clothing expenditure was for cloth. In most of the families the new clothes were made in the home by the women of the household. Tailors were employed only by well-to-do families. One family paid $16.90 for making the new clothes, another $17.40, still another $25. In three



WEDDING PROCESSION BANNER

"May your sons win the Chuan Yuan (highest literary degree), and all the honor, position and wealth that go with it."

WEDDING CHAIR

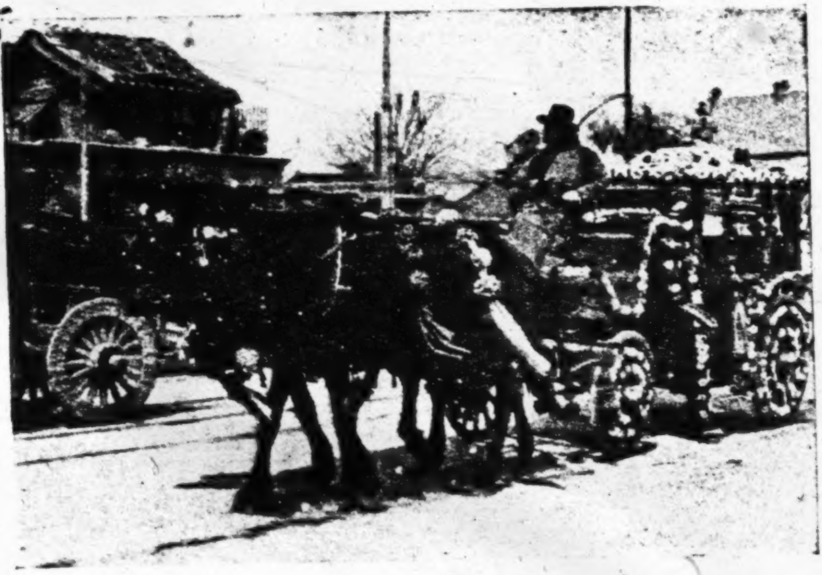
[FACING P. 204]

511 of the accounts, the cost of the new clothing was over
585 one-third (37 per cent) of the wedding expenditure. Two of these three accounts were those of brides' families, so it seems evident that in Peiping, as well as in other countries, a large proportion of the wedding expenditure is for the bride's clothes. In the other accounts, the proportion spent for clothes varied from 12 to 20 per cent.

House repair and new house equipment, even when added together, are relatively small items in the accounts for the grooms' families. The amounts ranged from $2.55 to $70. Often the only expenditure was the cost of repairing and repapering the house. The usual proportion seems to be from 4 to 6 per cent. One bride's family, the poorer one, spent only $2.45, 3 per cent, for house equipment items. The other spent $172, which was 21 per cent of the wedding budget.

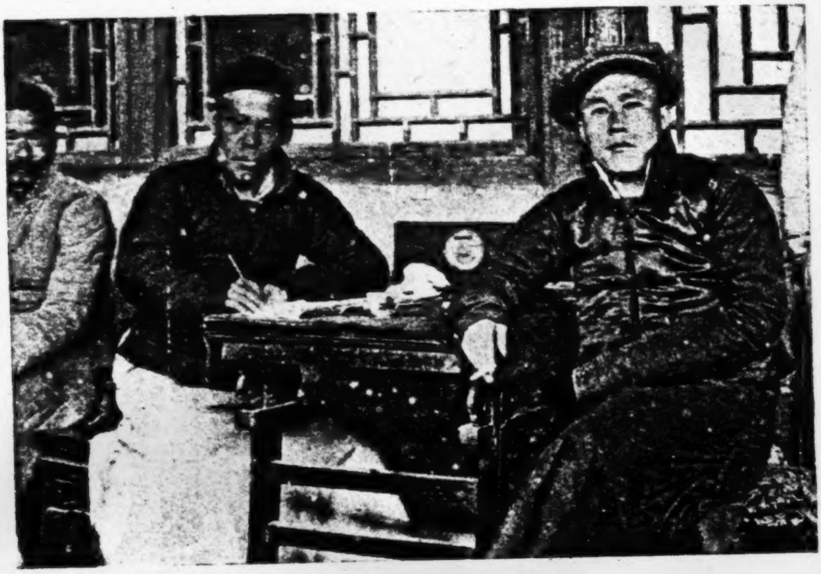
In the old-style wedding, the bride's family and the groom's have separate wedding feasts, each inviting their own friends and relatives. The bride's feast is held before she leaves her own home for her husband's, as it is a farewell to her. After her marriage, she becomes a member of her husband's family, and ceases to belong to her parents' household. The groom's feast is served either before or after the arrival of the bride, depending upon the number of guests, the available space, et cetera. In any case, the bridal couple and the groom's family are served after the wedding ceremony. In the new-style wedding, which is often held in a restaurant, the feast is served after the arrival of the bride and the signing of the wedding contract.

The expenditure for everything connected with the wedding feast, food, fuel, service, tips, wine, tobacco, the rent



WEDDING CARRIAGE

The wedding chair or carriage and all the paraphernalia of the procession are rented from the wedding shop.



RECORDING WEDDING PRESENTS

A record of wedding and funeral presents, most of which are money, is important, as the amounts will determine the size of the return gifts.

[FACING P. 205]

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511 of extra equipment, varied from $31.25 to $324.60. For
585 one-half the families, the feast took between 42 and 88 per cent of the wedding expenditure. For the other half, the range was from 26 to 31 per cent.

The rooms in most Chinese houses are small and not well adapted to the entertaiment of a large number of people; so, if the feast is held at home, a pavilion of reed mats, or cloth, is usually erected temporarily over the courtyard to provide space for serving the wedding feast. Even this, however, does not ordinarily provide space enough to serve all the guests at one time. The mat pavilion and the necessary tables, chairs, and other equipment are usually rented. For the pavilion, the rent varied from $3 to $33. For the tables and chairs, the largest rent was $15. One family spent $28.80 for the rent of table covers, a door screen, carpets, silk hangings, et cetera, to be used as decorations in the room where the feast was held.

Electricity is not readily available, so a high-pressure gasoline lamp is often rented to light the mat pavilion, instead of using ordinary kerosene lamps. The rent for these gasoline lamps varied from $1 to $3.60, the amount probably depending upon the length of time the lamp was used.

Food for the wedding feasts cost from $19.19 to $260. Meat is not a large item in the diet of most families, but it is always prominent in any feast. Pork is by far the most popular meat. For one feast, the meat cost $35.95 and the rice, flour, cakes, noodles, et cetera, $34.10. In another, the expenditure was $115 for meat, and only $14.50 for rice, bread, noodles and flour. In many Chinese feasts, rice is served only with the last course and is a

511 small item. It probably is true that the smaller the expenditure
585 for the feast, the larger the proportion spent for flour, rice and noodles. Although not so much esteemed as meat, these foods are cheaper and are needed to provide the necessary quantity.

For the various condiments, the expenditure is usually a few cents for the different kinds of seasonings, and considerable amounts for tea and the cooking oils, especially lard and sesamum oil. The list includes the so-called 1,000-year eggs that have been pickled in lime, pickled gourds, preserved jellyfish, jellied fish skin, ginger, vinegar. The list of vegetables includes yellow bamboo shoots, yams, lily roots, bean sprouts, leeks, yellow flowers, cabbage, onions, garlic.

Even the poorest families had the wedding feast cooked for them. The cooking and serving of the feasts held at home cost $1, $3, $4, up to $20. When the feast was held in a restaurant, service, of course, was included in the restaurant charge. Besides their wages, the various helpers are usually given tips. The total in tips for the different families ranged from $1.10 to $53.05, the amount naturally tending to increase as the cost of the wedding increased. The details of the largest amount bring out some interesting items. The restaurant servants were given $19.50, which was virtually 10 per cent of the bill; other servants were given $8. The musicians in the wedding procession received $6, the coachmen $4.15, a chauffeur $2. Servants who brought wedding presents from friends were given a total of $6.55. The police on special duty at the restaurant received $2. The wage of a caretaker, who watched some of the wedding equipment outside the restaurant, was 17 cents, his tip $1. Beggars were given 42 cents.

In Peiping, when a guest comes to a feast in his own ricksha, carriage, or automobile, it is the custom for the host to give the ricksha man or driver a tip, or *fan ch'ien,* food money, as it is more usually called. This is a custom so generally accepted, that any attempt to omit the tip, or appreciably reduce it, is likely to bring trouble. If the feast is held at a restaurant, the tips are usually 20 cents for a ricksha, 40 cents for a carriage, and 80 cents for an automobile. The carriages and automobiles ordinarily have two men. If the feast is served at home, the family usually decide the amount they will give. Ordinarily it is 20 coppers, 5 cents, or 10 cents for a ricksha, and proportionately more for carriages and automobiles. One family spent $6.65, another $11 for this item.

Wine is nearly always served at wedding feasts. Where it was separately reported in the accounts, the amount varied from $1.15 for the ricksha man's family, to $10.50 for the most expensive wedding. Other families spent from $3.50 to $5. Tobacco for some families cost only a few cents, others spent up to $6 for cigarettes.

When the time comes to bring the bride from her home, the groom sends a specially decorated red sedan chair, carriage, or automobile, to fetch her. The rent of these sedan chairs was $21 to $55. These amounts probably included the charge made for the old-style Chinese band with its long gilt horns and gilded drums, and for the men who carry the lanterns, banners, fans, symbols that are part of the old-style wedding procession. They are all furnished by the shop that rents the wedding chair, and would be included in the one charge. In one case, where

511 585 the items were segregated, the chair cost $30, the music $10, and the carriers $25. Sometimes one or two green sedan chairs accompany the red wedding chair. One is for the bride's attendant, and the other for a woman from the groom's family, sent to welcome the bride.

Carriages for one wedding cost $38. In this case, the bride rode in a specially decorated carriage instead of a sedan chair. The wedding procession was a row of carriages escorted by a modern band. The charge for the band was $24.

Other transportation—rickshas, carriages, and automobiles—is often a considerable item in a wedding account. The actual entries varied from 73 cents to $22.40.

In Peiping, the bride's trousseau and house equipment are usually sent to her new home on a number of red tables, each of which is carried by two men. The longer the procession, the more "face" it gives the family. In order to lengthen the procession, families often rent equipment they are unable to buy. If the weather is rainy, the bride's belongings are covered with transparent oiled paper, so they may still be seen, even though they are protected from the weather. One family paid the carriers $4, another $22. In one case, the family of the groom paid $12 for carrying their presents to the bride's home. The presents cost some $220.

The old-style weddings ordinarily include the worship of the family gods, bowing before the ancestral tablets, and kotowing to the older guests. Sometimes the kotow is made to the family shrine rather than directly to the guest who is being welcomed. The worship of the family gods ordinarily involves the use of incense, but this was listed in the expenses of only two families. It was a small item, only 21 and 73 cents. We have no way of knowing 511 x how many other families used it, but evidently there were 585 several who did not, as the new wedding ceremonies omit the worship of the old gods. One family spent 16 cents for a new paper god, and 26 cents for paper money to be burned.

When the bridal chair arrives at the groom's house, he shoots three blunt arrows at the bottom of the chair, in order to scare away evil spirits. In alighting from the wedding chair, the bride steps on, or over, a horse's saddle to signify that she is bringing peace to the family. The Chinese words for peace and saddle have the same sound. Another interpretation is that the saddle ceremony signifies the bride is bringing good luck to the family, and promotion to her husband, since officers ride horseback. One authority [8] reports that apples are put under the saddle, as the combination of the Chinese words for apple and saddle make another Chinese word for peace, *p'ing-an.*

Another double meaning is responsible for the custom of the bride and groom eating chestnuts and dates, the combination meaning, "to have sons early." *Tzŭ-sun po-po,* or "sons and grandsons dumplings," are also presented to the bride and groom.

In the modern-style wedding, many of the old customs are omitted. The principal part of the ceremony is the signing, or rather sealing, of the marriage contract by the bride and groom, their attendants and the representatives of their families. The certificates used cost $1, $1.20, and $2.50. One family spent 40 cents for a marriage contract, another $2.45 for a seal.

A photographer is often called in, to make a record of

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[8] No. 12.

511 special occasions. The pictures of a funeral cost $7.60; 585 those of an engagement party $8.60; those of a wedding $22.

The Chinese custom has been for parents to arrange the weddings of their children. Many times the bride does not see her husband until she arrives at his house for the wedding. The services of a middleman are often employed in finding a family with a marriageable son, or daughter, and in arranging the details of the wedding. By using a middleman, the "face" of the family is saved if the negotiations do not go through. The one middleman appearing in the accounts received $4 for his services in arranging a second marriage for a man who had been left with three small children under seven years of age. In this case, as the bride came from a poor family, the groom sent them money to help meet the wedding expenses. The middleman does not appear more often in the accounts, because he is usually given a present for his services, rather than a sum of money.

Invitations sent to wedding guests cost from $1.60 to $5. Less than half the families reported this expenditure. Some of the families who omitted the invitations were poor. Others did not send invitations, in order to save expense and bother for their friends and themselves.

When the family of the groom send to the family of the bride the cards fixing the date of the wedding, they often send with them a pair of geese. Geese are chosen because these birds are faithful to their mates. Since red, or pink, is the Chinese wedding color, and white denotes mourning, it would be a bad omen if a white bird were sent as a present in connection with a wedding. To overcome this difficulty, a red band is sometimes painted

around the bird's neck. Sometimes the entire bird is 511 x
painted red. It is generally the custom for the bride's 585
family to keep one of the pair of geese and return the other to the family of the groom. In Peiping, however, lower-class families often rent the red geese. These are received by the bride's family, and then returned to the shop.

The detailed expenditures of the funerals cover a wide 511 x
range. The coffins cost all the way from $1.20 to $205. 764
The cheapest was an unfinished box made of light boards. The most expensive was made of wood six or seven inches thick, and finished with a fine varnish. As might be expected, there seems to be a tendency to fix the price of the coffins in even units, $10, $25, $50, and $100.

No coffin was entered in one of the accounts. Investigation showed that it had been properly omitted. None had been purchased. The deceased belonged to a Mohammedan family and the Chinese Mohammedans do not use coffins when they bury their dead. The body is carried to the cemetery in one of a number of different-sized boxes kept for that purpose at the mosque. At burial, the body is taken from the box and placed in an undercut gallery in the earth, with the head to the north and the face turned toward Mecca in the west. When the grave is closed, the gallery is not filled, and an open space is thereby left around the body. Some of our informants say this is done so that the dead may have room to kneel toward Mecca five times a day. The mound over a Mohammedan grave is usually a truncated pyramid, in contrast to the rounded mounds over ordinary Chinese graves.[4]

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[4] Reported by Dr. W. B. Pettus of the College of Chinese Studies, Peiping.

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In many cases, the families studied bought special grave-clothes. The expenditures varied from $1.50 for the shroud of a Mohammedan child, to $32.20 spent for grave-clothes for a sixty-year-old man. Ordinarily there was no expenditure for the younger children.

The body is washed and dressed before it is put into the coffin. Some families dress the body in its grave-clothes almost immediately after death, fearing that otherwise the soul may enter the next world naked. The grave-clothes are usually tied on, as it is thought that buttons and buttonholes may make great trouble for the departed spirit.

The coffin usually is lined with cloth, or silk, and furnished with a pillow, blanket, and mattress. The cost of these ordinarily was included with the grave-clothes, as only two pillows were itemized, one costing 60 cents, the other $2. The one blanket listed cost $2.30.

If the deceased is an adult, mourning clothes of rough unbleached white muslin are worn by members of the family for the funeral. The wearing of mourning after the funeral depends upon the relationship of the deceased, the strictness with which the family follows the mourning customs, et cetera. Parents do not wear mourning for their children.[5] As a sign of mourning for a father, white shoes are worn by the members of some families during a period of two and one-half years; and for three years, as mourning for a mother. Several of the accounts show that the family purchased $10 or $15 worth of white cloth. Most of this undoubtedly was used to make mourning garments. Additional clothes worn at the funeral often are rented for the occasion. One family, besides spending some $10 for white cloth, also paid 36 cents for the rent of special mourning clothes.

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[5] No. 12.

As red is associated with happiness rather than with mourning, it was surprising to find red cloth on the funeral accounts. It was used to make small red bats, which are sewed on the shoulders of the mourning gowns; and for the red on the heels of the white mourning shoes worn by the more remote younger relatives. Sometimes pieces of blue cloth are sewed on the shoulders of the mourning garments. This denotes the loss of a maternal relative.[*]

An elaborate Chinese funeral is a great sight. Preceding the catafalque is a long double line of men and boys carrying wreaths of artificial flowers, paper and cloth scrolls, embroidered silk umbrellas, flags, religious symbols, paper figures of servants; lions, deer, storks, summer-houses made of evergreen branches, a portrait of the deceased. Usually the procession includes a sedan chair and an old-style Peiping cart, sometimes a paper ricksha, paper horse and carriage, paper automobile. Musicians are part of the procession, and it is not unusual for families to have both the old-style horn and drum, and the modern band. Taoist, Buddhist and Lama priests often walk in the large processions. The immediate male relatives, dressed in coarse white mourning costume, walk directly in front of the coffin. A husband may walk in front of his wife's coffin, but it is her oldest son who is the chief mourner and carries the "soul flag." The mourners are often accompanied by friends, each of whom wears a white paper flower to show that he belongs to the funeral party. The coffin, placed on a large cata-

[*] No. 12.

511 764 falque covered with a red embroidered cloth and surmounted by a gold cone, is borne to the cemetery on men's shoulders. A small funeral procession may be only a few mourners accompanying the coffin as it is carried through the streets.

The women of the family riding in Peiping carts, carriages, and occasionally sedan chairs, follow the coffin. The oldest son's wife carries with her a vase of food to be buried in the grave. The sedan chairs are white; a special white cloth cover is put over the blue hoods of the carts, a touch of white is put on the carriages. The cover on the cart for a married daughter is blue and white.

The carriers, of whom there may be one, four, eight, sixteen, thirty-two, for the coffin, and an almost unlimited number for the scrolls, umbrellas, et cetera, if the funeral is a large one, cost our families from 20 cents to $96.65. The smaller amount was for one man to carry a child's coffin to the cemetery. The larger amount included the charge for the musicians who beat the funeral drums at the house and played the horns and drums on the way to the grave, and, also the rent of the funeral paraphernalia. In the one account where musicians and bearers were listed separately, the charge for the carriers was $15, and for the musicians, $5. The charges for carriers and musicians are not often segregated, as usually they are all hired by the shop that conducts the funeral. The shop also furnishes all the paraphernalia, and secures the needed men and boys. Occasionally, but only occasionally, women are seen carrying some of the banners or umbrellas in a funeral procession.

The carriers, who, from all appearances, belong to the beggar group, wear for the occasion long green cloth coats

on which are printed many "long life" characters, and 511
black felt hats, each with a long red feather standing 764
straight up in the middle of it.

In a funeral of any size, one of the carrier group is ordinarily designated as the leader of the funeral procession. Because of his special position, he is often given a small extra tip. In the most expensive funeral, his extra pay was 8 cents.

The grave is a small item on all the accounts, never over $5. The smallest amount was 27 cents. These amounts are apparently for digging the grave, and sometimes for a watchman or caretaker. For one funeral the charges were itemized, $1 for digging the grave, $1.15 for burying the dead, 50 cents for a caretaker. The accounts do not show any expenditure for the purchase of a grave site. Many of the families undoubtedly had a family graveyard. The poor families possibly buried their dead in the *I ti*, or public graveyard, where no charge is made for a grave site.

The police require a funeral permit before a body can be taken through the city gates. The charge for this apparently varies, either with the age of the deceased or the financial ability of the family. For the bodies of young children, the cost was only 40 coppers, 10 cents. For adults, it was 50 cents or $1.

Taoist, Buddhist, Lama, or Mohammedan priests officiated in at least seven of the funerals. They were paid from $2 to $26. A diviner was called in, for three funerals, to determine the proper day for interment and other occult matters. Once he was paid only 38 coppers, 10 cents, another time $3. For his services in connection with the most expensive funeral, he received $6.20.

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*511 The third day after a death, the family usually burns a paper horse and cart to help carry the soul to its future home. Then, before the funeral, paper houses and paper boxes filled with paper money are often burned, so that they may be used by the deceased in the next world. In the larger funerals, one sees all sorts of paper objects carried—clothing, servants, rolls of cloth, horses and carriages, rickshas, automobiles. All these are burned at the grave, together with the wreaths of artificial flowers, paper scrolls. We were not able to get the cost of these different articles. The accounts show the family expenditure for paper servants, houses, et cetera, to have varied from $2.50 to $11. Those amounts, of course, would not buy any large number. For one funeral, the paper servants were given by relatives. The shops which make the paper funeral objects are generally known as *min-i-p'u,* "hell clothes stores."

Paper money cost 4 cents for the least expensive funeral, and $9.40 for the most expensive one. One dollar of the latter amount was spent for strings of large round pieces of paper with a square hole cut in the middle of each one, so they will look like *cash,* the old-style Chinese coins with square holes in the center. This is called *mai lu ch'ien,* or road buying money. It is tossed into the air as the funeral passes through the streets, and is supposed to satisfy any wandering spirits that may be about, and to keep them from doing harm to the departed spirit or to the family of the deceased. Some loose paper money is also thrown into the fire when the paper houses, et cetera, are being burned, so that the wandering spirits will take that, and not seize the things that are intende for the deceased.

Incense is used in most Chinese funerals, but is apparently a small item. It appears on only three of the accounts, and then for 4 cents, 13 cents, and $1.50.

One small but interesting item is the expenditure of a few coppers for a five-colored thread which, we are told, is used to keep the soul quiet. Another was the purchase of the clay dish which stands before the coffin while it is in the house, and is broken when the coffin is carried out and placed on the catafalque. In some instances, there is a hole in the bottom of the dish. That is because of the belief that, after death, the soul must drink all the water it has wasted in this world; or, as some people say, all the water it has used for washing dishes, clothes, et cetera, and then thrown away. The hole is put in the dish so that much of the water will run through, and the soul will be spared the drinking of the water lost in that way. The dishes cost from 30 to 100 coppers each.

A feast was served as part of the funeral ceremonies for most of the adults, but not in the case of any of the young children. One family had no feast because they were too poor; another because interment was to be in another city. It is reported that when interment is to be elsewhere, the feast is ordinarily omitted from funeral ceremonies held in Peiping. In that case, a "thank you" feast may be given to the friends and relatives after the family returns to the city. Instead of having such a feast, one family spent $22.50 in sending acknowledgment presents to those who helped at the time of the funeral.

The funeral feasts ordinarily were not so expensive as the wedding feasts. For only one, was the expenditure for food, fuel, service, mat pavilion, table and chairs more than $100. In that case, it amounted to $279. The pro-

511 portion of the expenditure used for the feast is also 764 smaller for funerals than for weddings. Apparently from 20 to 25, or from 30 to 35, per cent of the total cost of the funeral is spent for the feast. For over half the weddings, more than 40 per cent was spent for the feast.

Food is regularly offered to the dead while the coffin is in the house, and afterwards on special occasions. Sometimes special food is given by friends or relatives; occasionally special food is purchased by the family, but ordinarily a little of the food prepared for the family is used. One family reported the expenditure of 140 coppers, or 36 cents, another $1, for special food to be offered to the dead. One of the funeral presents was a box containing several kinds of meat to be set before the coffin.

Wine and tobacco were offered to the guests at some of the funerals, but appeared less often and for smaller amounts than in the wedding accounts.

Wages and tips were also much smaller for the funerals than for the weddings. Less than $10 for most, but $58.35 for one. One cook was paid 80 cents, another 1,000 coppers, $2.60. For the largest funeral feast, the cooks and table boys received $37.55. A maid-servant was paid 60 cents for three days' work.

Instead of a mat pavilion, one family used an awning over the courtyard. It was summertime, so no other protection was needed. The charge for the awning was $3.20. One family held the funeral feast and ceremonies in a temple rather than in their home. The priests received $26 for their services, and $20 for the use of the temple.

Transportation is always an item in the funeral accounts, as it includes the charge for the carts for the

funeral procession, and for any incidental transportation 764
by ricksha, et cetera. The amounts varied from $1.50 to 511x
$25.55. For one funeral, the cart cost $1.50, which is probably the charge for one day for a Peiping cart and driver. For two other funerals the cost of the carts was $6 for each family; for another, it was $14.57; and $18 for a fourth.

One of the funeral arrangements is the printing of the death announcement, which is sent to friends and relatives of the deceased. The announcement contains a short biography of the dead man, his age, offices, and attainments, a list of the time and place of the funeral ceremonies, et cetera. It is usually printed on coarse yellow paper, and enclosed in an envelope of the same color. A strip of blue paper pasted down the center of the front of the envelope shows that it is a death announcement. Usually a narrower strip of red paper, on which the recipient's name is written, is pasted over the blue. If the old custom is followed, the announcements must be sent by hand. The poorer people deliver them themselves, or ask friends to do it for them. If there are servants in the family, they deliver the announcements. More and more families, however, are now sending them through the mails. The cost of the announcements was $1.20 and $1.25 for the smaller funerals, $3.50 for a medium-sized funeral, and $9 for the most expensive one reported.

These figures give a general picture of the cost of the 511x
items used for weddings and funerals, but they do not give a complete picture of the expenditure of any one family. That can be done only by the individual account. These individual accounts are presented in the following pages. They are given in considerable detail, as the de-

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511 tails bring out many facts that do not appear in the summary of the different expenditures, especially the small amounts spent for some items and the large amounts used for others. The fact that this is new as well as original material also makes it advisable to give the details of the individual accounts.

Besides the detailed expenditures and the amount of the gifts received from friends, any available information is given concerning the size of the family, its economic position, the method by which it secured the money needed to meet the extraordinary expenses. These added details should make it possible to visualize, more clearly, what the weddings and funerals meant in the economic life of these families.

WEDDING NO. 1

585 A ricksha man spent $61.10 for the wedding of his sixteen-
*511 year-old daughter—for clothes, presents and feast. This was a little more than 3.5 times the family's average monthly income. The man earned some $10 a month pulling a ricksha, and his wife some $2 for sewing and washing. The rent of two of the three rickshas owned by the family brought in a little less than $5 a month. Two boys added their bit by picking up enough fuel to meet the family's needs.

Clothing for the bride cost $18, and other items of her personal equipment—cloth, soap, toothbrush, garters, et cetera—$2.15. Clothing for the family cost only $2.40. This may have been rent for the special clothes worn for the wedding day. Extra equipment for the house amounted to only $2.45. One of the principal items was 40 cents for red paper flowers, one of which was presented to each of the guests.

The feast cost $31.30, including $19.20 for food, $7 for service and tips, $3 for the rent of the mat shed and tables and chairs, 85 cents for fuel, and $1.25 for wine and tobacco. Meat for the

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feast was only 22 per cent of the expenditure for food. Young garlic was the principal vegetable. Noodles were served rather than rice. The cook was paid $1 for his services, and the maidservant 260 coppers (68 cents). The carriers who took the bride's wedding presents to her new home received $4. Ricksha and cart fare amounted to $2.05.

The wedding guests gave money presents amounting to $32.70. The family met the rest of the expenses by borrowing $24 and collecting $10 they had loaned to some of their friends.

WEDDING NO. 2

A family of four, with an average income of $30 a month, spent $94.35 for the wedding of their twenty-two-year-old son. This was more than three months' income, but the presents from the invited guests amounted to $169.80, or enough to meet the entire cost of the wedding and still leave a surplus of $75.45. Friends also gave the bride and groom two mirrors, two cups for use when brushing their teeth, and a red banner inscribed with characters wishing them long life. The bride was eighteen years old.

Eighty-six per cent of the wedding expenditure was for food, or a total of $81. Meat, almost all of which was pork or pigs' knuckles, cost $35.95, or 45 per cent of the entire food cost. A little more than one-half the $34.10 spent for grain, flour, cakes, noodles, et cetera, was used for rice. White flour cost $12.60, but noodles only 150 coppers, 39 cents. Only $2.60 was spent for 11 kinds of vegetables, $7.35 for 21 kinds of condiments, and $1.05 for bean powder and bean curd. The principal vegetables were yellow bamboo shoots, cabbage, yams, and leeks. The chief condiments were lard, tea-leaves, sweet-oil, bean sauce, salted mustard root, sugar, salt. Seventy-eight cents was spent for dried bean pods, used to wrap up meat and vegetable rolls. The complete details of the food expenditure are given below, in order to show all the kinds of food used and the amount paid for each.

Fuel cost $4.10, and tips totaled $1.10. Rent for the gas lamp was $2. The paper gods cost 16 cents, paper money 26 cents, and

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incense 21 cents. Thirty cents was spent for a toothbrush, and 5 cents for a tongue scraper. The wedding invitations cost $1.60. For some reason the account does not show any expenditure for music, the bride's sedan chair, or service. The month before the wedding, the family spent $19.95 for clothing. The clothing expenditure for the second half of the budget year was only $8.80.

Meat	**$35.94**
Pork	24.00
Pigs' Knuckles	10.00
Eggs	1.79
Dried Shrimps	.15
Flour	**$34.10**
Rice and Rice Flour	19.01
Wheat Flour	12.60
Bread and Cakes	2.10
Noodles	.39
Bean Powder and Bean Curd	**$1.03**
Vegetables	**$2.61**
Bamboo Shoots	.57
Yams	.47
Cabbage	.45
Leeks	.36
Bean Sprouts	.18
Garlic	.13
Onions	.10
Green Vegetables	.10
Carrots	.02
Soup Herbs	.02

Condiments	**$7.33**
Bean Sauce	1.11
Lard	1.00
Tea-leaves	1.00
Sweet-oil	.95
Dried Bean Pods	.78
Salted Mustard Root	.78
Sugar	.58
Pickled Beans, Gourds, etc.	.43
Salt	.36
Vinegar	.12
Preserved Jellyfish	.08
Dried Plums	.05
Ginger	.03
Pepper	.03
Mustard Seed	.03

WEDDING NO. 3

When a forty-six-year-old man with three children—six, four and two years old—lost his wife, he arranged another marriage almost immediately. His wife died in July,[7] and he was remarried early in September. His usual earnings selling metal were only some $37 a month, but he was also receiving some $28 a month interest. He saved virtually all of the interest, putting it

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[7] The details of the first wife's funeral are not given here, as she died at her home outside of Peiping.

into several savings societies. From one of these, he received 511
$175 at the time of his wedding. This was more than enough to 585
meet the wedding expenses of $146.20, an amount that was a little more than twice his average monthly income.

The bride came from a poor family, so the groom's wedding expenses included $50 sent to her family to help meet the cost of their wedding festivities. He also helped buy the bride's new clothes. Clothing for both the bride and groom cost $28. Instead of using the old-style sedan chair, the groom sent a motor-car for the bride. He paid $8 for it. Food for the wedding feast cost $36, the cook received $3, and the rent for the mat pavilion, extra tables and chairs was $3.50. Five dollars was spent for new bedding, and $1.50 for plastering and repairing the two-room house. Jewelry for the bride cost $6, the wedding certificate $1.20. The middleman who arranged the wedding received $4 from the groom. This item does not usually appear in the accounts, as the middleman ordinarily is given a present rather than a sum of money.

Wedding No. 4

A family of eight, owning their own home and property enough to give them $19 a month in rent, spent $110.80 for the wedding of their third son. The other two sons were married, and both were contributing to the family income. There was one two-year-old grandson. The total family income averaged $75 a month. The wedding expenses therefore were equivalent to a little more than 1.5 months' income.

Food for the feast cost $27.40. Cakes, noodles, et cetera, were the largest item, $13.75. Of this $9.60 was for *hsi mien,* or happy noodles, a dish often served on special occasions. When these are served it means that the feast is not an expensive one and noodles are the principal dish. Only one-fifth of the food expenditure was used for meat. Ten kinds of condiments cost $3.70. Sweet-oil, yellow pickle, and tea were the principal items. Yellow flowers, onions, and yams were the chief vegetables, but the entire expenditure for vegetables was only 82 cents. The

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511 cooks were paid $4. Fuel cost $5.25. Tips amounted to $5.75.
585 Wine for the feast cost $3.50 and tobacco 16 cents. Cloth and clothing came to $21.35.

The rent of the sedan chair sent for the bride, the decorations for the wedding procession, and the carriers of the decorations cost $27, other transportation $2.45. As the bride's family supplied the new house furnishings, only $2.55 was spent by the groom's family, and half of that was for freshening the wallpaper and getting a new reed mat for the *k'ang*.

The wedding certificate cost $1, and the marriage contract 40 cents. Seventy-three cents was spent for incense for the wedding ceremony. The jewelry given to the bride cost $9. The invited guests gave $47. The family had been saving for the wedding, so had sufficient surplus on hand to more than meet the balance of the wedding expenses. A short time after the wedding, the father of the family died. His funeral expenses amounted to $257.15. (Funeral No. 13.)

WEDDING NO. 5

When he came to Peiping to be married, an officer in Chang Tso-lin's army brought $300 with him to pay part of his wedding expenses. His family spent some $200 more, as the total expenditure was $529.50, and the money presents amounted to only $27. The family account showed a deficit of $506.55 for the year. Even without the wedding, they were spending more than their income. The groom was a widower. His two daughters were living with his parents.

The largest item in the wedding account was $220 spent for presents for the bride. These were bought the month before the wedding. Food for the wedding feast cost $88.40, the mat pavilion $9.60, the rent of the tables and chairs $7.40, wine $5, labor and tips $28.30. The latter item included $6 for the cooks, and $12 for the carriers of the presents sent the bride. The family spent $45.30 for clothing the month of the wedding, and $20.90 the previous month.

House equipment, including $2.40 for papering, $2 for a

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blanket, $3.60 for a willow box, amounted to $16.50. The invitations cost $1.90, fresh flowers and paper flowers, $1.45. The two daughters of the groom were given a present of $2.20.

The sedan chair for the bride, and the wedding procession cost $21; carts and carriages for women members of the family $5.70; other transportation $19.80. The groom took his bride with him to Mukden, the railroad tickets costing some $30.

Wedding No. 6

For this wedding, we were able to get the complete accounts from both the bride's and the groom's families, as both were keeping records for us. Ordinarily the accounts of only one family were available.

The total expenditure for the two families was $1,333.90. The groom's family spent $816.65, and the bride's $517.25.

The twenty-two-year-old groom belonged to a family with ten members. The three men were all working, one as a merchant, another as a writer, and the third in one of Peiping's modern industries. The average family income was $88 a month. A small part of this came from rent, as the family owned their house and let some rooms. The $816.65 spent for the wedding was a little more than nine months' income. The cash presents amounted to $199.65. The family had been saving for the wedding for some time, so apparently had sufficient funds to meet the extra expenses, although the account showed a deficit for the year of $378.90.

Clothing for the family cost $309.90, including $232.50 for silk, and $17.40 for the tailors. New furniture and other equipment for the house came to $152. Repairing, repapering, and replastering the house totaled $20. Jewelry for the bride cost $25.

Food for the wedding feast cost $166.65. Of this, $115 was for meat, and only $14.50 for rice, flour and cakes. Noodles were the principal dish in the feast for Wedding No. 4. Here rice and noodles would be served only with the last course. Pork was the principal meat. Sixty-two dollars was spent for it, and $18 for chicken and fish. Nuts were a relatively large item, 511 585 costing $10.30. Of this, $3.40 was spent for peanuts and melon seeds, and $4.90 for water-lily seeds. Fruit, which often is a very minor item, cost $9.25. Wine for the feast cost $5.50. The cooks were paid $18 for preparing the feast. Tips to various people brought the amount for service to $29.35. Rent for the mat pavilion was $20, and for tables and chairs $9. Fuel cost $8.

The wedding shop was paid $55 for the use of the bride's chair, and for the carriers and equipment for the wedding procession. Carriage and carfare amounted to $15.30.

The $517.25 spent by the bride's family was a little more than seven times their average monthly income. The presents they received totaled $122.50. The family borrowed $220, but even then the budget showed a deficit of $104.35. It will not be easy for them to save the equivalent of almost five months' salary. The family consisted of a man, his two wives, the twenty-one-year-old bride, and three younger children.

The amount entered on the wedding account for clothing for the bride and her family was $190.10. Some $86 of this was for silk and satin, and $65.80 for cotton cloth. Shoes cost $11.10, and stockings $4.30. The tailor received $16.90. The family also spent $59.85 for clothing the month before the wedding.

The bride's dowry included household equipment which cost $69.95. Among other items were a pair of camphor boxes, two other pairs of boxes, a dressing-case, mirror, vanity-case. Porcelain jars, bowls, cups, et cetera, cost $19.40; and a spittoon, oil bottle and two toothbrush cups, $2.80. The bride's jewelry, earrings, jeweled flower, et cetera, cost $49.50.

The wedding feast cost $136. Probably it was held in a restaurant, as the food was not itemized and there was no rent for a mat pavilion. Wine served the guests cost $4.80, and cigarettes $1.15. Tips to drivers, servants, et cetera, amounted to $14.45. For carrying the bride's belongings to her new home, the family paid the wedding shop $22. The wedding invitations cost $2.20, and the red silk flowers for the guests $1.80.

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WEDDING No. 7

A teacher with an income of a little less than $100 a month spent $458.65 for the wedding of his twenty-one-year-old son. The bride was twenty-two. The family of six included the groom's parents, his grandfather, a younger sister, and one servant. Two brothers had died of typhoid fever six months before the wedding.

Wedding clothes cost the family some $65, new equipment for the house $22.15, repapering the rooms $6. The sedan chair and musicians sent for the bride cost $20, and $6 was paid for the carriage used in making visits and calls.

The feast evidently was served at home, as the mat pavilion cost $13, the tables and chairs $15, and the gas lamp $3.50. Food for the feast cost $260; tips of all sorts $20; and photographs of the wedding $22.

The account shows the wedding presents to have been $600. This was almost $150 more than the wedding expenses, and a most unusual amount. It was surprising, too, to find the family putting anywhere from $32.55 to $93 a month into savings societies. Most of this, however, was the reinvestment of capital funds. The income from salary, land rent, and interest was approximately enough to meet the family's ordinary needs.

WEDDING No. 8

Another teacher, a Manchu, spent $466.60 for the wedding of his younger brother. This was equal to 2.25 months' income. Besides the man's salary of $140 a month, the family received $14 a month from rent, $20 a month as interest, and occasional sums for special work. With the presents totaling $243.30, the family was able to meet the wedding expenses without borrowing. There were six in the family, all but one of them adults.

Special clothing for the wedding cost $30, beds and bedding another $30. The wedding shop charged $30 for the sedan chairs for the bride and her attendants, $10 for the musicians, and $25 for the men who carried the lanterns, banners, et cetera, in the wedding procession. The motor-car for the bridegroom cost $6.

The rent for the mat pavilion was $33, the tables and chairs $8, the kitchen utensils $5, the gas lamp $3.60, and colored silk to be hung in the pavilion $7. The total for the feast food was $220. The cooks and table boys were paid $20. Cigarettes cost $6.

Food money given guests' ricksha men, drivers, and chauffeurs amounted to $11. Other tips also totaled $11.

Besides the money presents, friends gave the bridegroom 11 pieces of silk and six of cotton, 14 pairs of red scrolls with gilt characters, four baskets of fresh flowers, $6 worth of tea-leaves, and seven small ornaments.

WEDDING NO. 9

The most expensive wedding in this group cost the groom's family $853.75, or four times their average monthly income. The same month, the family spent $324.20 for the engagement presents and feast for another son. The total, $1,177.95, was equal to almost six months' income. The wedding presents received amounted to $255.90. The rest of the expense the family met by drawing on its bank account for almost $1,000. Without the wedding and engagement expenses, the account showed a small surplus Six adult members of the family were living at home.

Clothing for the family, bought at the time of the wedding, cost $414.45. Of this, $350 was for silk and satin cloth, $14.20 for cotton to pad the winter clothes. The tailor received $25 for making the clothes. Pink silk gloves for the three women in the family cost $3.20, and three pairs of men's gloves 75 cents.

Repairs on the house cost $14 and new equipment $30.35. Of the latter amount, $16 was for new curtains, $8.70 for pictures, and $3.60 for strips of satin used for special decoration.

The wedding was a new-style ceremony and was held in a restaurant. The bill for the feast food was $192, for wine $10.50, and cigarettes $3.60. Besides this, there was $35.80 for the rent

of special equipment furnished by the wedding shop rather than x 511
the restaurant, $4.80 for the tables and chairs, $2 for a new car- 585
pet, 40 cents for another red carpet, $23.20 for silk decorations, $2.20 for a gas lamp. Flowers, both fresh and artificial, cost $11.55. Tips of all sorts amounted to $55.20. The restaurant men were given $19.50, approximately 10 per cent of the bill; coachmen and chauffeurs for the wedding party received $6.15; servants bringing gifts, $6.55; the policeman detailed to the restaurant, $2; the flower girls, $1. The chauffeurs, coachmen and ricksha men of the guests were given $6.65 for food money.

Transportation for the wedding party cost $42.95. Of this $38 was for carriages, and only $3.20 for automobiles. The latter was probably the amount of the tips given to the chauffeurs of cars loaned by friends. As it was a new-style wedding, a specially decorated carriage was used for the bride, rather than the old-type sedan chair. The old-style banners and decorations would not be used for the wedding procession, which evidently was a line of carriages escorted by a modern band. The shop's charge for the musicians was $24, and the men were given a tip of $6.

The wedding invitations cost $5, the wedding certificate $2.50, the special wedding seal $2.45, the wedding account-books 36 cents, other miscellaneous items $3.20, a total of $13.50.

ENGAGEMENT

For the one wedding engagement entered in the accounts— x 511
that of a son—the expenditure was $324.20. The same month 584
the family spent $853.75 for the wedding of another son (Wedding No. 9).

The engagement presents sent the son's fiancée were a jeweled ring costing $150 and cloth costing $50. The restaurant charge for the engagement feast was $45. The family also spent $12.60 for cakes and melon seeds, 80 cents for tea, and $1.40 for cigarettes. The motor-cars for the occasion cost $15, rented flowers $3.50, flags for decoration $2, a rented victrola $2.50. Tips to the servants came to $11.50.

*511 584 A band, sent by a friend, added much to the festivities of the occasion and considerably to the expense. The tip was $20. The photographs of the party cost $8.60.

No money presents were reported, but friends sent one banner inscribed with good wishes, and ten pots of flowers.

Birthday Party

*511 527 The largest family in the group, one with 20 members and four servants, spent $69.30 for the celebration of the father's fifty-seventh birthday. It was a feast served in the big family home. Special cooks prepared it and received $14 for their two days' service. Food for the feast cost $27.55. Of this, $22.65 was spent for meat and fish. Pork was the principal meat. It cost $17.60, fish only $2.85. Small amounts of kidneys, ham, liver, tripe, et cetera, were used for flavoring. Fifteen kinds of condiments cost $2.80, and eight kinds of vegetables only $1.15. Nuts cost 38 cents, and fruit 8 cents. The expenditure for flour and cakes was only 52 cents. The bread and noodles were largely furnished by the invited guests. The presents included $8 in cash,

Meat and Eggs	**$22.65**
Pork	17.60
Fish	2.85
Kidneys	.64
Liver	.48
Sheep's Stomach	.32
Pig's Stomach	.23
Eggs	.23
Ham	.16
Dried Prawns	.14
Vegetables	**$.69**
Mushrooms	.18
Yams	.18
Leeks	.15
Cabbage	.10
Garlic	.05
Peas	.02
Seaweed	.01

Condiments	**$2.78**
Sweet-oil	1.67
Salted and Pickled Vegetables	.25
Bean Sauce	.19
Tea	.16
Salt	.13
Yellow Flowers	.08
Jellied Fish Skin	.08
Vinegar	.08
Sugar	.08
Pepper	.04
Soda	.01
Alum	.01

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15 plates and 32 boxes of noodles, 22 plates of peach bread and one steamed pudding, eight packages of tea-leaves, fruit, 16 bottles of wine. Wine and tobacco purchased by the family cost $4.90. Tips amounted to $5.45, food money to chauffeurs and ricksha men 95 cents. Repairing the stove cost $5.80, and new dishes $8. Sandalwood incense cost only 30 coppers, 7 cents, and the God of Longevity 32 coppers, 8 cents.

The itemized expenditures for meat, condiments and vegetables are given, as the complete detail often brings out many items of interest ordinarily lost in group totals.

FUNERAL NO. 1

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When a family of five with an income of only $14 a month buries a two-year-old younger son, the funeral expenses are apt to be close to the absolute minimum. The actual amount paid by such a family was $1.82. The coffin, made of plain thin boards, cost $1.20; digging the grave 27 cents. The man who carried the coffin to the cemetery outside the city received 20 cents. The funeral permit cost 11 cents, and 4 cents was spent for paper money. Medicine given the boy during his last illness cost 56 cents.

Other families with incomes of $15 and $20 a month paid $2 and $3 for the funerals of one-year-old and two-year-old girls. A family with an income of $47 a month spent $5.45 for the funeral of a one-year-old boy.

FUNERAL NO. 2

A Mohammedan family of seven with a monthly income of $100 paid only $8.50 for the funeral of a two-year-old daughter. White cloth for the shroud cost $1.50, the coffin carriers received $3, the priests $2, and the grave cost $2. The expenditure for "Health" for the four months before the girl's death amounted to $70.

The usual expense for a coffin is conspicuous by its absence, as the Mohammedans bury their dead without coffins. The

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other Chinese often accuse the Mohammedans of being too stingy to buy coffins for their dead, a taunt that is never well received and has many times caused trouble.

FUNERAL NO. 3

A peddler and his wife, who had an income of less than $15 a month, spent $18.10 for the funeral of their only son, a seventeen-year-old boy. This youth had added to the family income by his work in a barber shop. Earlier he had been an itinerant barber, carrying his tools, water, supplies with him, as he went from house to house looking for trade.

The coffin his parents selected cost $10.50. They paid $1 to those who put the body into the coffin, and $3.50 to the bearers who carried it from the house to the grave. The priests they called in received $2. One dollar was spent for paper money and other paper articles which were burned so the boy might have them to use in the other world. The funeral permit cost 10 cents. Ninety-nine cents was spent for medicine while the boy was sick. Presents of money given by friends at the time of the funeral amounted to $3.45.

FUNERAL NO. 4

Twenty-seven dollars was the amount a teacher earning $25 a month paid for the funeral of his twenty-six-year-old daughter-in-law. The woman and her daughter had been living in Peiping with the father-in-law while the husband was teaching school in another city. Apparently the funeral was a simple one. The coffin cost $12, digging the grave $5, and the carriers were paid $10. The family did not report any expenditure for a feast, or even any for incense, but these and other expenses may have been met by the husband. The funeral presents amounted to $14. The family paid 38 coppers (10 cents) to a fortune-teller the month before the daughter-in-law died, but that was probably for the amusement of the granddaughter at Chinese New Year.

The father-in-law had previously lost two wives. He was

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first married when he was eighteen or nineteen, and at the age of forty-eight was living with his third wife. He has two living children, a son and a thirteen-year-old daughter. It is not known whether there have been other children in the family.

Funeral No. 5

The close interdependence of Chinese families was well illustrated when a bread-seller making some $17 a month spent $26.10 for the funeral of his brother, even though the brother was not a member of the Peiping household. The bread-seller received from his friends in Peiping funeral presents amounting to $4.90.

Funeral No. 6

The funeral of an older brother makes a demand on a family next to that of a parent, especially when, as in this case, the brother was a man sixty-six years of age. The income of the family, derived from property, was $48 a month; the total expenditure for the funeral, $147.30, or more than three months' income. Since the family owned property, it would be able to draw on its capital for special expenditure, and probably would feel obligated to spend a larger amount for a funeral, than if a similar income was received from salaries. The household consisted of eight persons, and included three generations.

The funeral presents from relatives included a white *p'ai-lou,* or gateway, decorated with silk and paper flowers, to stand in front of the main gateway of the house at the time of the funeral ceremonies; a set of paper figures to be burned at the grave; a large white scroll with the man's name written on it, to be hung in the mat pavilion that was built in the courtyard to provide space for the feast and ceremonies; and a box of meat to be placed before the coffin by a relative as a special offering to the spirit of the departed. The cash presents amounted to $35.20.

The large heavy wood coffin cost $53. The men who brought the coffin to the house were paid $1.50, those who carried it to the cemetery $19. For the religious part of the funeral, the officiating

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511 priests received $5. The feast served to visiting friends and relatives cost $20 for food, and $8.05 for fuel and service. A con-
765 siderable number of persons could be served for this amount, as the feast was principally pork, noodles, steamed bread and vegetables. Since noodles and steamed bread were served rather than rice, the feast was an inexpensive one.

There could not have been a great deal of space in the mat pavilion, as the rent for it and the extra tables and chairs was only $2.15. As space is nearly always limited, it is not the custom to serve the funeral feast to all the guests at the same time. Ordinarily, they are served as they arrive. The feast is continued most of the day, but there are few visitors, as a rule, between the hours of one and four in the afternoon.

Ten dollars was spent for white cloth used to make mourning clothes for the family. The grave-clothes of the dead cost another $10. Thirty-six cents was paid for the rent of some special clothes worn for the funeral.

Only 4 cents was spent for incense, but relatives and close friends probably gave additional incense, and the family may have had some on hand. The paper money burned for the spirit of the dead cost $1.10. One hundred and forty coppers (36 cents) was spent for the special bread offered before the coffin, and 100 coppers (26 cents) for the baked-clay dish that stands in front of the coffin while it is in the house, and is thrown on the ground and broken as the coffin is carried away. In some families, the one who breaks the dish is thereby given a claim on the family inheritance. Ordinarily it is the oldest son who performs this ceremony, but if he is away at the time of the funeral, his substitute may acquire the right to claim part of his share of the estate.

The other expenses were:

Digging the Grave	$3.20
Burial Permit	1.00
Carts for the Funeral	6.75
Invitations	1.25
Ricksha Fare	.45
Service and Tips	5.35
Miscellaneous	2.75

Funeral No. 7

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A fifty-six-year-old widow paid $143.25 for the funeral of her sixty-year-old husband. This was almost five times their usual monthly income. Over $100 of the funeral expenses had to be met by borrowing, as the funeral presents amounted only to $35.20 and the family had no surplus. They were not living within their income and, the month before the funeral, had had to borrow $100 to meet the deficit accumulated during the first half of the year. Probably borrowing was fairly easy, as the couple had accumulated enough property to give them an income of some $30 a month from rent. A fourteen-year-old boy and a sixteen-year-old girl were the other members of the family.

In their main items, this funeral and the preceding one are almost identical. The coffin cost $53, the grave-clothes $10. The funeral shop charged $19 for the carriers, the musicians, and the use of the funeral equipment. The Buddhist monks received $5. Digging the grave cost $3, and the death certificate $1. Presents and food placed before the coffin cost $1.35; paper money, $1.10; other paper articles to be burned, $3; paper flowers, 22 cents.

The family spent $10 for white cloth for their mourning clothes, 100 coppers (26 cents) for the rent of the special clothes worn at the funeral; and 15 cents for the rent of the white cloth cover put on the Peiping cart in which the widow rode to the cemetery.

Food for the funeral feast cost $17.40; and fuel and service $4.85. The rent of the tables, chairs, and other equipment for the feast was $2.50. Carts for the funeral, rickshas, and other transportation cost $7.90. Miscellaneous expenditure was 56 cents. Only 100 coppers (26 cents) was spent for tobacco.

Funeral No. 8

A government school-teacher spent $96.50 for the funeral of his twenty-one-year-old wife. This amount was more than three times his usual monthly salary, and 42 per cent of the amount he

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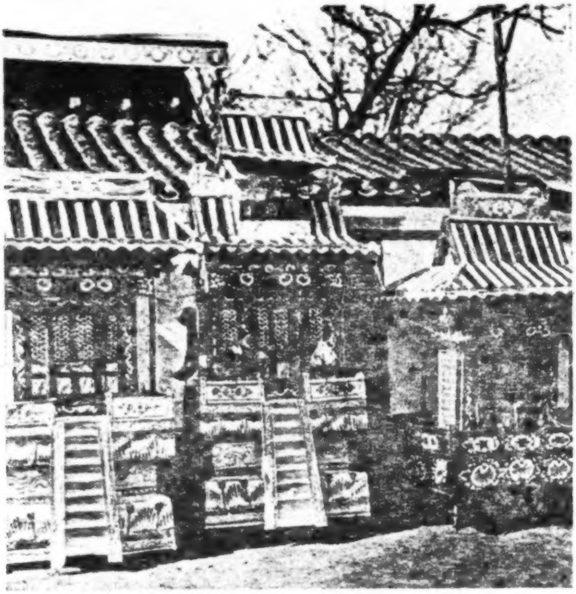
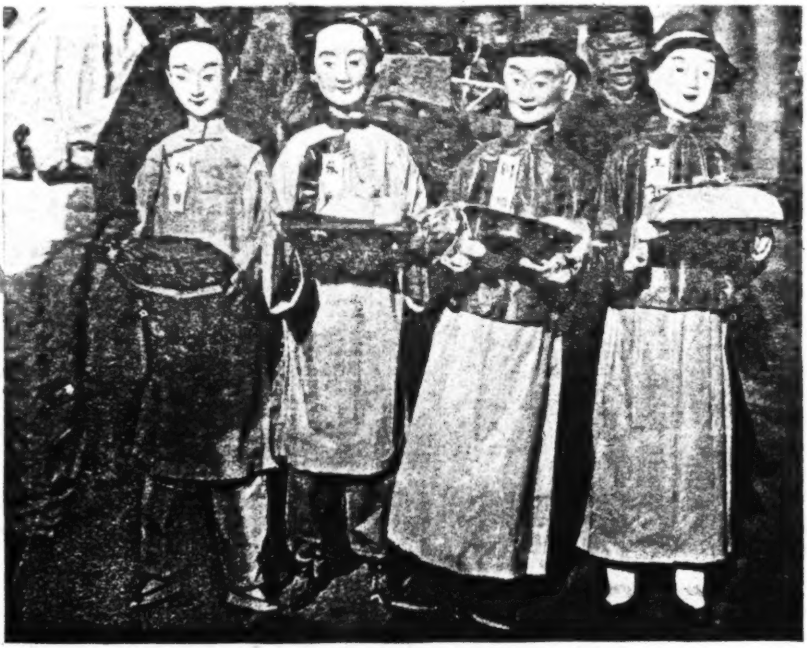


HOUSES FOR THE OTHER WORLD
These are burned to provide a home for the spirit of the deceased.



PAPER SERVANTS
They will offer the spirit of the deceased the wash-basin and towel, tea and cakes they carry in their hands.

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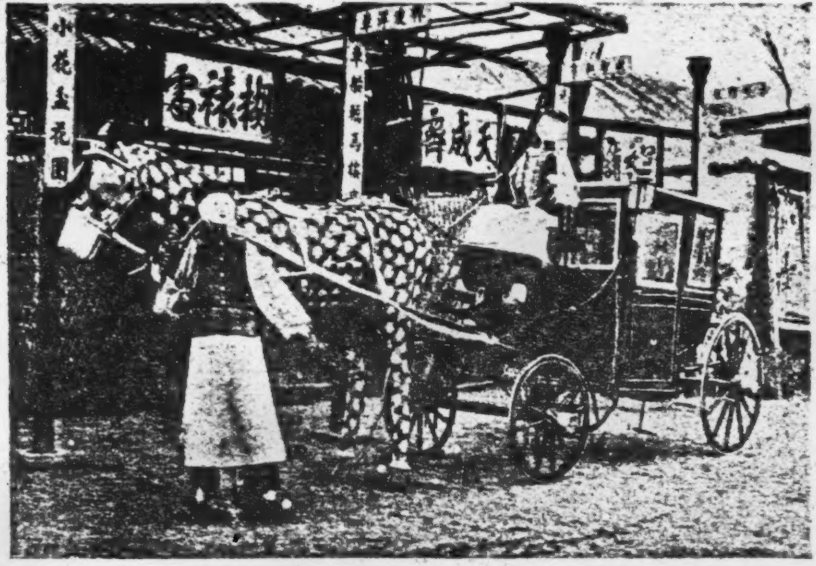
actually received for his work during the year. All government school-teachers were paid irregularly, and he received only half of his salary of $30 a month. Four months of the year, he received no salary at all. In order to meet his expenses for the year, including those for the funeral, he sold some property for $100, collected $67 of outstanding loans, and borrowed $276, most of it from his father-in-law.

His wife and his wife's father were Christians, but that fact did not seem to have any special influence on the amount spent for the funeral. The coffin cost $25, the carriers $15, the musicians $5. Digging and closing the grave and tips to the caretaker amounted to $3.20. As the funeral was in June, an awning, rented for $3.20, was stretched over the courtyard in place of the usual mat pavilion. The rent of tables and chairs was $2.50. Food for the feast cost some $16; service and tips, $9; wine for the guests, $3.40; tobacco, $2.60. Fresh flowers for the funeral cost $3.40; the paper cart, paper money, et cetera, $4; carts for the funeral, $1.90. Health expenses previous to the wife's death amounted to $55.25.

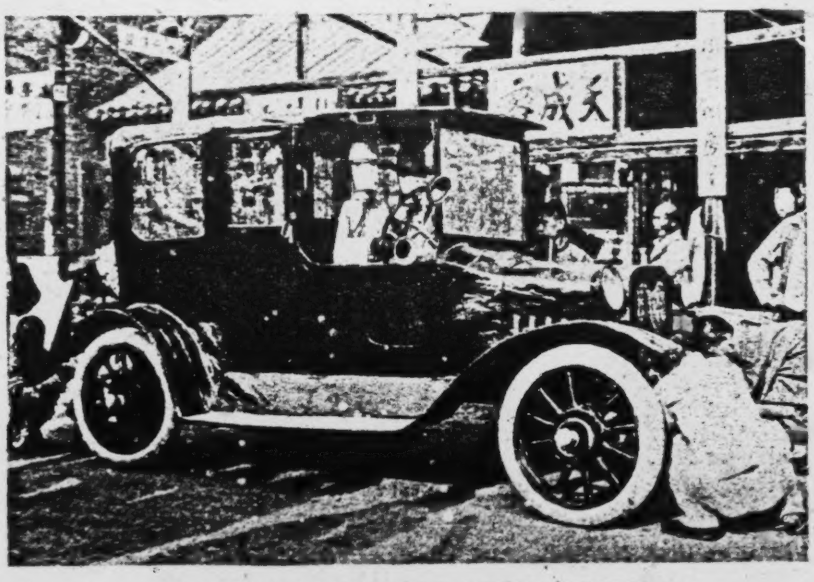
Friends and relatives attending the funeral contributed $47, or enough to cover almost half the cost of the funeral. A large part of this possibly came from the wife's family, who may have been specially generous because of the financial difficulties of the teacher.

FUNERAL NO. 9

When the mother of a clerk in one of the electric companies died, the company gave him six months' extra salary, or $300. He spent $279 of this for the funeral, so it was an unusually fine one. The itemized accounts could not be secured, but the usual funeral expenses, coffin, carriers, et cetera, amounted to $178. Besides this, $11 was spent for paper money, figures, houses, boxes, et cetera, to be burned at the grave; $10 for mourning cloth; and $80 for the funeral feast. No money presents were reported.



CARRIAGE FOR USE IN THE OTHER WORLD



MOTOR CAR FOR THE OTHER WORLD
After passing through fire these vehicles will be available when needed by the spirit of the deceased.

[FACING P. 237]

Funeral No. 10

765 *511 When two brothers, seventeen and fourteen years old, lost their widowed mother, they spent $29.15 for her funeral, even though the older brother was earning only $13 a month as a ricksha man, and there was a deficit in the family budget. Relatives and friends came to their help, and the funeral presents amounted to $33.20, or more than enough to cover all the funeral expenses.

Funeral No. 11

764 *511 Three sons, when they buried their eighty-year-old mother, gave her a funeral that cost $194.30, or more than three months' income. The average monthly income was $62.15, a little more than half of which was from the rent of property. The remainder was from the wages of the three sons, a peddler, a teacher, and a clerk.

The coffin cost $57; bringing the coffin to the house, $3; and putting the body into the coffin, $1. The cost of the grave-clothes was $16. The musicians and coffin carriers were given $27; the priests $10; and the diviner, who picked out the proper day for the funeral and the proper place for the grave, $3. The men who prepared and closed the grave received $2.75. The burial permit cost $1. The paper cart, horse, money, et cetera, burned as part of the funeral, cost $5.30; a garland of white paper flowers for the coffin, $1; and the single white paper flowers worn by the guests, 50 cents. Only $1.50 was paid for the carts that followed the coffin, so there must have been few female relatives to go to the cemetery. The family included only one daughter-in-law and two granddaughters. The male mourners walk in front of the catafalque.

The feast cost $40.90 for food and service, and $5.25 for fuel. The rent of the mat pavilion, tables, chairs, was $5; and $1 for the lamp used to light the pavilion.

Friends and relatives contributed $41.60 toward the funeral expenses. The other $150 came from savings and borrowing.

FUNERAL NO. 12

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The funeral expenses for the forty-seven-year-old father of a family of eight children—four boys and four girls ranging in age from two to seventeen years—amounted to $122.50. The funeral presents from friends and relatives totaled $188, considerably more than the cost of the funeral. The coffin cost $50; the carriers, $20; white cloth and clothing, $14.30. Five dollars was paid for the grave, and $22.55 for transportation by cart and railroad. The $1.20 paid for invitations to the funeral seems to be a fairly standard charge for middle-class families. The coffin pillow cost 60 cents; white string and paper flowers, 70 cents; and incense, 13 cents.

There was no expenditure for a feast. Apparently none was held in Peiping, as interment took place at the ancestral home in Hopei province. The expense of any feast served as part of the ceremonies there apparently was met by the members of the family who lived there. Soon after the family returned to the city, and about three months after the funeral, the widow spent $22.50 for return presents to be sent to those who had helped at the time of her husband's death.

The account shows that the family spent $20 for a doctor for the father, and $80 for medicine. A nephew came to Peiping to help care for his uncle for two months before his death. The man is reported to have died because he lost his job. He had been working for the railroad, with a salary first of $150 and then of $100 a month. This decrease in salary evidently came as a result of the financial difficulties of the railroad caused by the disturbed conditions in North China.

The father was the only wage-earner, so after his death the family was forced to live on its savings. The widow moved from a nine- to a five-room house, and dismissed one of the two servants. The children stayed in school, however, even though tuition and books cost $86. In six months, the family used $660 of its savings.

FUNERAL NO. 13

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Three brothers paid $257.15 for their sixty-year-old father's funeral. Earlier the same month the family spent $110.50 for the third son's wedding (Wedding No. 4). The two older brothers were already married, and one had a two-year-old son. Although the family income averaged only $75 a month, the expenditure of $367.65 apparently did not greatly upset the finances of the household. In preparation for the wedding, the family had saved some $140, the presents received at the time of the wedding totaled $47, and those for the funeral $115, which left only some $65 to be met by borrowing. Probably borrowing would not be difficult, as almost one-third of the family income came from rent.

Instead of buying a coffin, the sons bought the rough wood for $78.70 and paid the coffin-maker $15 for his labor. They also gave him a tip of $2. Varnish for the coffin cost $1. The grave-clothes cost $32.20, and white cloth for the family's mourning clothes $15.30. The priests received $20 for their services. Their servants were given a tip of $2. Thirty-nine dollars was paid for the musicians and carriers. Paper money, houses, boxes, images, et cetera, cost $10.90. The Peiping carts for the funeral cost $6. Ricksha fares amounted to $5.10. The caretaker at the grave received $4.50, and the writer of the death certificate 50 cents.

Apparently the family offered no feast to their visitors, as tea, cake and melon seeds were the only food items reported. These cost only $3.25. The fuel expenditure of $4.20 was largely for candles and kerosene.

Wine for the guests cost $7 and cigarettes $1. Tips to servants and the wages of an extra maid-servant amounted to $5. The funeral invitations cost $3.50. Besides the $115 in money presents, friends also gave six pieces of cloth and two wreaths.

FUNERAL No. 14

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The most expensive funeral was that of a woman sixty-four years old. She had been living alone in a two-room house that she owned. From the rent of other property, she received an average income of $17 a month. Just why she was living alone is not clear, whether from choice, or because she had no immediate family in Peiping. Her relatives spent $744.85 for her funeral.

The coffin was specially fine. It cost $205 and was furnished with a blanket and pillow that cost $4.30. A $200 coffin is often called a "five, six, seven" coffin, the bottom being five inches thick, the sides six inches, and the top seven inches. The weight of such a coffin is about 850 catties, or 1,150 pounds.

Instead of putting up a mat pavilion in the courtyard, the family had the coffin carried to a temple and held the funeral services and feast there. They paid $20 for the use of the temple, gave the priests $26, and paid the diviner $6.20 for his services. The undertaker's shop that provided the musicians, carriers, catafalque, and other paraphernalia received $96.65.

Food for the feast cost $181.65. More than half of this, $107.65, was spent for the various kinds of meat. Pork was the principal item and cost $76.65. Only $2 was spent for mutton; $5.40 for salt meat; and $10.65 for fish and sea cucumbers. The various flours, grains, bread, cakes, et cetera, cost $35.75. Of this, $19.15 was for rice and $13.60 for noodles. Tea-leaves cost $7.15, wine $10.10, but cigarettes only 22 cents. Fuel for cooking the feast cost $12.80, and light $6.45. The cooks, waiters, servants, received $58.35 as wages and tips. A maid-servant was paid 80 coppers (20 cents) a day.

The details of the account show some of the interesting funeral customs and their cost. The name tablet, to be put with the family ancestral tablets, cost 90 coppers, 23 cents, and the box to hold it 310 coppers, 79 cents. Ninety-five cents was given to the beggar hired to watch the funeral objects standing at the gate. The head carrier who led the coffin to the grave received a tip of 8 cents besides his wages. Only 15 cents was spent for cleaning the graveyard. Twenty coppers, 5 cents, were thrown

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into the open grave. One dollar was spent for large round pieces of white paper money which were tossed into the air as the coffin was carried through the streets. The paper money burned during the funeral ceremonies cost $8.40; the paper houses, carts, boxes, et cetera, $4.20; incense $1.50. Thirty cents was spent for large and small account-books in which were entered the funeral accounts and the funeral presents. The funeral invitations cost $9 and the card of thanks 80 cents. Photographs of the funeral cost $7.50.

The funeral expenses were met either from savings, or, more probably, from the sale of some of the dead woman's property. The money presents amounted to $90.70. This included 31,000 coppers ($79.08).

Other items were:

Nailing the Coffin		$ 2.00
Carriages and Rickshas		25.55
Burial Permit		1.00
Paper Flowers		1.10
White Cloth for Grave and Mourning Clothes		30.50
Feast Food		181.75
Grain and Flour	35.75	
Meat	107.65	
Vegetables	22.00	
Condiments	10.70	
Fruit	2.00	
Extra Meals	3.65	
House Equipment		2.75
Miscellaneous		27.75

XI

INDIVIDUAL FAMILY BUDGETS

511 In other chapters the figures are averages. They give a picture of how average families with different amounts of income get and spend their money. Many items of individual family spending are lost in the average—how one family meets a period of unemployment; how another reduces its standard of living in order to save money and pay off outstanding indebtedness; how some families, even those with low incomes, are able to show a surplus at the end of the year; how others live beyond their income. In order to bring out these and other individual items, it has seemed worth while to include the complete details of the accounts of a number of families; to give the source of the family income, the number of days on which income was received; to show how deficits were financed, to compare the individual expenditures with the averages for the income group.

The twenty budgets given here are examples, though not necessarily typical examples, of the families in the different income groups. They have been chosen so as to include some families with a surplus, and others with a deficit. Several have been selected because they bring out unusual family problems and budget items.

Food is so much the most important item in the budget that the figures for it have been given in considerable detail, the amounts used per cost consumption unit as well as the total expenditure, the amount spent for the different kinds of food, meat, vegetables, fruit. The figures naturally show a wide variation. Part of this is the result of personal taste and choice, but it is also definitely connected with the size of the family income, the number in the family, the amount spent for food, et cetera. The amount for food per cost consumption unit per month varied from $2.35 to $12.80, the proportion of the food expenditure spent for grain and flour from 91.8 to 41.1 per cent. There was a large increase in the amount spent per cost consumption unit and a sharp decrease in the proportion spent for grain and flour when the family income rose above $40 a month.

In some instances, we have found it difficult to translate the names of the Chinese foods, as many of them are used only in China. This is specially true of the breads and cakes, of which there is a great variety. The term "cake" as used here includes unsweetened cakes made from wheat or corn flour, *shao-ping, lao-ping, wo-wo t'ou;* "doughnuts," *ma-hua,* fried bread, and *yu-t'iao,* strips of batter fried in deep fat.

Taken together, the accounts should give a good picture of the life and problems of individual families living in Peiping. They should also show, approximately at least, and in an individual rather than an average way, the standard of living obtainable with different amounts of income; and what, according to the Chinese scale, might be said to constitute a minimum, a fair, a reasonable standard of living.

BUDGET NO. 1

Average Monthly Income, $8.05

Family of 2—1.7 Cost Consumption Units

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511 A widow, sixty-six years old; and her daughter-in-law, forty-four.

The women tried to support themselves doing sewing and washing, but earned only $64.70 during the year. This is an average of 24 cents a day for the 269 days on which they report income, or 18 cents a day for the entire year. It is well-nigh impossible for two people to live on this amount. Gifts, borrowing, the sale of rings, earrings and other property added $31.85, virtually a third of the income.

The rent for the one-room house outside Chang I Men was only 200 coppers, 51-55 cents a month, 6 per cent of the budget. This is a low rent, both in amount and per cent. Rent usually takes from 10 to 12 per cent of the budget.

The two women spent $68.95 for food during the year, or 72 per cent of the budget. This is not an unusually large proportion for families with low incomes, but the expenditure per cost consumption unit, $3.40 a month, is $1.10, 48 per cent, more than the average for the families receiving less than $10 a month. This relatively large expenditure per cost consumption unit, and the fact that the women used comparatively large amounts of rice and wheat flour, seems to indicate that they have known a much higher standard of living in the past. Almost three-quarters of the food expenditure was for grain, flour, bread, et cetera. The amount purchased was one catty, one and one-third pounds, per cost consumption unit per day. Doughnuts and bread cost 40 cents. The year's expenditure for meat was only $3.35 and for fruit 55 cents. Vegetables for the year cost $6.90 and condiments $7.30. Even with this small amount, they purchased 14 different kinds of condiments. The principal ones were *hsiang-yu,* or cooking oil, $2.05; tea-leaves, $1.60; salt, $1.25.

The women did their cooking and heated their house with only

1,372 catties, less than a ton, of coal and coalballs. The monthly expenditure for kerosene was only 13 cents, the annual consumption being about 2.5 gallons. Nothing was spent for water, as they were able to get it free at the public well.

Clothing cost $1.85 per person. For the income group, the average was only 77 cents per person. The 13 cents spent for religion was for incense and paper money. Entertainment included 10 coppers a month for wine and 12 for tobacco. There was no expenditure for education, communication, contributions, or service.

	Amount	Per cent
Total Income ...	**$96.54**	**100.0**
Wages	64.71	67.0
Money Borrowed	2.00	2.1
Loans Returned	1.69	1.8
Property Sold..	16.33	16.8
Miscellaneous ..	10.60	11.0
Deficit	1.21	1.3

	Amount	Per cent
Total Expend. ..	**$96.54**	**100.0**
Food	68.97	71.6
Fuel	14.99	15.5
Clothing	3.67	3.8
Rent	5.74	5.9
Health	1.02	1.0
House Equipm't	.25	0.3
Entertainment .	1.55	1.6
Religion	.13	0.1
Miscellaneous ..	.22	0.2

	Amount	Per cent
Total Food	**$68.97**	**100.0**
Grain and Flour	50.68	73.5
Vegetables	6.89	10.0
Condiments	7.32	10.6
Fruit	.55	0.8
Meat	3.37	4.9
Miscellaneous ..	.16	0.2

Food per C. C. U. per month **$3.38**

Catties per C. C. U. per year:	
Grain and Flour	473
Salt	9
Hsiang-yu	3

BUDGET No. 2

Average Monthly Income, $10.50

Family of 6—3 Cost Consumption Units

Man, forty-four; wife, forty-two; boys, seven, five, three; and one girl, eleven.

This budget is close to the absolute minimum and shows how some of the very poor live in Peiping. The man is a metal worker. As he is lame, his wife sells the things he makes. Income was reported on 300 days. The average was 35.7 cents, or 29.4 cents a day for the entire year.

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All but $2.30 of the man's earnings was spent for food. This was 83 per cent of the budget, or 94 per cent of the cash expenditure. Surplus, and most of the rent, were not cash expenditures. The amount spent for food was $104.70, or $2.90 per cost consumption unit per month. Three-quarters of this was spent for corn flour, the cheapest of the flours. Of the 1,530 catties of grain and flour bought by the family, 1,410 catties were corn flour. This 470 catties of corn flour per cost consumption unit was some 165 catties, 53 per cent, more than the average amount of all kinds of flour used by families with incomes from $10 to $15 a month. It meant, of course, that the family diet was almost exclusively corn porridge, or corn bread. Ninety-two per cent of the food expenditure was for grain and flour. Seventy-two per cent is the average for the $10 income group.

	Amount	Per cent
Total Income	$126.42	100.0
Wages	107.02	84.7
Rent[1]	8.80	6.9
Miscellaneous	10.60	8.4

Total Food	$104.71	100.0
Grain and Flour	96.21	91.8
Vegetables	3.20	3.1
Condiments	4.59	4.4
Fruit	.06	0.1
Meat	.65	0.6

	Amount	Per cent
Total Expend.	$126.42	100.0
Food	104.71	82.8
Fuel	1.69	1.3
Clothing	2.69	2.1
Rent[1]	9.48	7.5
Communication	.57	0.5
Health	.46	0.4
House Equipm't	.12	0.1
Entertainment	.04	..
Loans Repaid	.69	0.6
Surplus	5.97	4.7

Food per C. C. U. per month	$2.90
Catties per C. C. U. per year:	
Grain and Flour	510
Salt	7
Hsiang-yu	1

Salt for the year cost $1.60 and tea $1.15. Only 90 cents was spent for *hsiang-yu*, as the children were able to get most of the family supply from broken barrels in the railroad yards.

The expenditure for meat was only 65 cents. All but 5 cents of this was spent at Chinese New Year. Vegetables for the year cost $3.20 and fruit only 6 cents.

[1] Rent Value—House given by relative.

The only expenditure for light, fuel and water was $1.70 for some three gallons of kerosene. The children gathered coal and coalballs from the dumps and the railroad yards. There was no expenditure for water, as it was carried from the public well.

The family lived in a one-room house outside the city wall near Chang I Men. In December they paid 68 cents rent, but in January they moved into a relative's house and thereafter had no rent to pay. The rent value of the relative's house was 80 cents a month as it was in poor condition.

The clothing expenditure was only $2.70 for the entire year, 45 cents per person.

The only entertainment item reported was 4 cents for tobacco. The 57 cents spent for transportation was for a ricksha to take the wife on a special business trip.

Sixty-nine cents was paid to a pawn-shop to redeem a pledge.

The surplus of $5.95 is a surprising item, especially when the size of the family and the low standard of living are considered. The family, however, assured us they had that much money in hand. Any family that can save money on such a budget are surely remarkable planners.

BUDGET NO. 3

Average Monthly Income, $14.70

Family of 5—4.4 Cost Consumption Units

Man, forty-seven; wife, forty-six; sons, twenty-six and seventeen; daughter-in-law, twenty-five.

The father is apparently the only wage-earner in the family. He is a mason and earned from $12 to $16 a month. He was paid by the month during the first half of the year, but by the day after May. His daily wage was 260 coppers, 65 to 70 cents. He worked 130 days during the six summer and autumn months.

The family lives in a one-room house near the Drum Tower. The rent is $2 a month, almost twice the average for this income group.

Food took 70 per cent of the family expenditure, but even so the amount per cost consumption unit was low, only $2.35 a month. Seventy per cent of the food expenditure was for grain and flour, the amount purchased being 1,130 catties, or about seven-tenths of a catty per cost consumption unit per day. Most of this was millet, millet flour, and corn flour. Bread and doughnuts cost $1.60. The expenditure for salt was $1.40, and for tea $4.15. The amount spent for *hsiang-yu* was low, $2.10, but was supplemented by $2.45 spent for lard. The family spent $9.20 for meat, but only $1.65 for fruit. Vegetables cost only 3 cents a day.

	Amount	Per cent
Total Income	**$176.27**	**100.0**
Wages	166.67	94.5
Miscellaneous	9.60	5.5
Total Food	**$124.01**	**100.0**
Grain and Flour	86.99	70.2
Vegetables	10.77	8.7
Condiments	14.75	11.9
Fruit	1.67	1.3
Meat	9.19	7.4
Miscellaneous	.64	0.5
Food per C. C. U. per month	**$2.35**	
Catties per C. C. U. per year:		
Grain and Flour	257	
Salt	4	
Hsiang-yu	1	

	Amount	Per cent
Total Expend.	**$176.27**	**100.0**
Food	124.01	70.4
Fuel	20.79	11.8
Clothing	1.74	1.0
Rent	24.00	13.6
Communication	.23	0.1
Contributions	.20	0.1
Health	1.19	0.7
House Equipm't	.45	0.3
Service	.01	..
Entertainment	.26	0.1
Religion	.27	0.1
Miscellaneous	.83	0.5
Surplus	2.29	1.3

Heat, light and water amounted to 11.8 per cent of the budget, only a little more than average. Water cost only 17 cents a month and kerosene 22 cents. The total for coalballs was $13.25 for 1,920 catties, 2,500 pounds. Charcoal and kindling cost $1.75.

The expenditure for clothing was only 35 cents per person. This was 1 per cent of the family income. For the income group, the average is seven times this amount.

The expenditure for religion was 18 cents for incense and 9 cents for paper money. The family paid a house tax of 40 cents in October and 20 cents in November.

Even though the income was only $14.70 a month, the family was able to end the year with a surplus of $2.30.

Budget No. 4

Average Monthly Income, $18.50

Family of 4—2.6 Cost Consumption Units

Man, thirty-eight; wife, twenty-nine; two sons, eight and four.

The man, a native of Tunghsien, has lived in Peiping more than ten years. He is a story-teller. His stories of Chinese heroes and the glorious days and deeds of the past, told in the tea-shops and other places where workmen congregate, win for him an average income of 50 cents a day. On some days, he gets only 10 or 20 coppers. His best day brought him $2.20. Except in March, when he reported income on only 18 days, he missed only one or two days a month. His wife added $20.50 to the family income by sewing.

The family live in a rented house in the South City near T'ien Ch'iao. For the first six months of the year, their rent was $1 a month. They moved in May, and then paid $2 a month. The total expenditure for rent was $20, or 9.1 per cent of the budget. This is about the average for the $15 income group.

Food took only 47.2 per cent of the budget, and amounted to $3.30 per cost consumption unit per month. The average for the income group was $3.55. Seventy-one per cent of the food expenditure was used for the purchase of grain and flour, the largest amounts being for wheat flour and millet flour. The total amount purchased was 319 catties per cost consumption unit, less than a catty a day. Bread and doughnuts cost $5.15. Of the $7.90 spent for meat, some $2 was spent for the New Year feast. Mutton for the year cost $1.65; beef, $1.25; and pork, 83 cents. The family spent 2.5 cents a day for vegetables, and only three-tenths of a cent for fruit. Only $1.90 was spent for tea; $1.35 for salt; and $3.35 for *hsiang-yu*.

Heat, light and water cost $18.55, or about two-thirds of the average amount for the income group. Water for the year amounted to $1.90, and kerosene to $2.90. The family did its cooking and heating with only 1,570 catties, 2,100 pounds, of coal-balls.

Clothing cost $4.25 per person, almost twice the average for the income group.

	Amount	Per cent
Total Income	**$218.84**	**100.0**
Wages	204.25	93.3
Miscellaneous	14.59	6.7
Total Food	**$103.36**	**100.0**
Grain and Flour	73.41	71.0
Vegetables	9.00	8.7
Condiments	10.84	10.5
Fruit	1.10	1.1
Meat	7.90	7.6
Miscellaneous	1.11	1.1

	Amount	Per cent
Total Expend.	**$218.84**	**100.0**
Food	103.36	47.2
Fuel	18.55	8.5
Clothing	16.94	7.7
Rent	20.00	9.1
Health	2.05	0.9
House Equipm't	1.13	0.5
Service	.33	0.3
Entertainment	5.33	2.4
Religion	.63	0.3
Loans Made	10.00	4.6
Miscellaneous	.97	0.4
Surplus	39.55	18.1

Food per C. C. U. per month	**$3.32**
Catties per C. C. U. per year:	
Grain and Flour	319
Salt	7
Hsiang-yu	3

Education, communications and contributions are conspicuous because of their absence.

Ten dollars more than covers the amount spent for health, house equipment, service, religion and entertainment. The 35 cents for service was made up entirely of the 10 coppers a month paid the toilet cleaner, and 1 copper a month paid for the street lights. The police collected a house tax of 20 coppers a month from July on. Entertainment included a regular monthly expenditure of 33 cents for tobacco, besides various kinds of presents. The religious observances of the family cost them 63 cents. Eighteen cents of this was for the paper gods put up in the house at Chinese New Year, and there was a regular monthly expenditure of about 3 cents for incense.

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The family surplus of $39.55 was unusually large and rather surprising considering the low expenditure for food, but both the first and second six months show a surplus. There is always the possibility, of course, that it may have been used for unreported expenditure, but the family said they had the surplus in cash.

BUDGET No. 5

Average Monthly Income, $18.80

Family of 7—4.3 Cost Consumption Units

Man, forty-five; wife, thirty-eight; mother, seventy; two sons, seven and four; two daughters, thirteen and nine.

This family story shows what happens to a Chinese family when the breadwinner is taken sick and family belongings and even children must be sold to tide over the emergency.

A fairly prosperous ricksha man, owning his own vehicle, was sick in January and February, and could work only 11 days during the two months. As a result he had to sell his ricksha. He received $17 for it, but even with this amount, there was so little money that the family had to do something to check the drain on their resources and provide food for the children. They finally sold one of the children for $5. It could not be learned whether the child was sold as a slave, or taken as a member of another family. In either case, money might be paid to the child's parents. Further investigation brought out the fact that the family had previously given away two other children.

When the man could return to work he rented a ricksha for 30 to 38 coppers a day. He reported earnings on 289 days, the average being 55 cents a day or 44 cents a day for the entire year. The income for the days he worked is about 5 cents more than the average for the 36 ricksha men included in this study; but this is more than offset by the fact that the family has seven members, while the average ricksha man's family has only 4.4. The wife added $25.85 to the family income by washing. The seventy-year-old mother helps occasionally by gathering coal on the dumps.

X 511 The family first lived in a two-room house outside the East City Wall, for which they paid $1 a month. The rent was raised to $1.50 in June, so they moved into a one-room house for which they paid 80 cents a month. In September, they moved to another two-room house where the rent was $1.20 a month. The total rent expenditure was $12.70, or 5.6 per cent of the budget.

The expenditure for food was $2.90 per cost consumption unit per month. This is a low amount, 65 cents below the group average, but because of the size of the family, the proportion spent for food was high, 66.5 per cent, or 8 per cent more than the average for the $15-income group. Sixty-eight per cent of the food expenditure was for grain and flour, the amount bought being 354 catties per cost consumption unit. More than half of this, 56 per cent, was corn flour. These figures are reduced somewhat by the fact that 10 per cent of the food money was used by the ricksha man to buy food from the street restaurants, and therefore was entered as miscellaneous food. The amount spent for bread and doughnuts was $4.85. The family spent 4 cents a day for vegetables, and a little less than 1 cent a day for fruit. The meat expenditure of $4.90 included $1.10 for mutton, 48 cents for pork, and $1.80 for peanuts. Tea cost only $1.10; *hsiang-yu*, $1.05; and salt, $1.10.

Clothing expenditure averaged only 76 cents per person.

The $27 spent for fuel included $1.40 for water; $1.65 for kerosene; and $4.70 for charcoal and kindling. The family used 2,900 catties, two tons, of coalballs.

Someone in the family, probably the ricksha man, has had some education, for 92 cents was spent for newspapers. The average expenditure for tobacco was 21 coppers a month, and for wine 3 coppers. As the family lived outside the city, there was no expense for ash cart, street lights, or toilet cleaner, and nothing for house tax.

The income account originally showed a total of $23.50 received from property sold, money borrowed, loans returned. Most of this was used to pay current expenses, but $2.30 was used for capital expenditure and so is not included in the amounts shown. Similarly, on the expense side, there was a total of $29 used in making loans to others, paying savings society dues, repaying money borrowed from the pawn-shop. These amounts were not included in the budget, however, as they were capital expenses and were not met from current income. The fact that virtually nothing is shown on the income side to balance these capital expenditures will account for the man's statement that he had not paid for all the items shown on the budget, and so was in debt to several individuals and stores.

	Amount	Per cent
Total Income	**$225.58**	**100.0**
Wages (man)	159.08	70.5
Wages (woman)	25.87	11.5
Money Borrowed	1.80	0.8
Loans Returned	1.00	0.4
Property Sold	18.36	8.2
Miscellaneous	19.47	8.6
Total Food	**$149.70**	**100.0**
Grain and Flour	101.91	68.1
Vegetables	14.17	9.5
Condiments	9.64	6.4
Fruit	3.59	2.4
Meat	4.92	3.3
Miscellaneous	15.47	10.3

	Amount	Per cent
Total Expend.	**$225.58**	**100.0**
Food	149.70	66.5
Fuel	27.01	12.0
Clothing	5.33	2.3
Rent	12.69	5.6
Education	1.06	0.5
Communication	.04	..
Health	4.41	1.9
House Equipm't	.19	0.1
Entertainment	2.30	1.0
Religion	.07	..
Miscellaneous	17.23	7.6
Interest	5.55	2.5

Food per C. C. U. per month **$2.90**

Catties per C. C. U. per year:	
Grain and Flour	354
Salt	3
Hsiang-yu	1

BUDGET No. 6

Average Income, $20

Manchu Family of 7—4.2 Cost Consumption Units

Man, forty-one; wife, thirty-six; an adopted nephew, eleven; four daughters, twenty, sixteen, eight, two. The two-year-old girl died in March. Another girl-child was born in September. The man's mother sometimes eats with the family but lives with another son.

The head of the family is a push-cart man. He uses a rented

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cart, for which he pays 30 coppers a day. During the first six months, he was idle only six days, and those were at Chinese New Year time. During the year, he worked 341 days. His wife and daughter added to the family income by making toothbrushes, for which they received 1 copper apiece, and by sewing and washing. The combined income of the three workers averaged 63 cents a day for the days worked, or 59 cents a day for the year.

The family lives in a one-room house inside Hatamen. Their monthly rent is $1.50. The average rent for the $20-income group is $2 a month.

The more than average size of the family, seven as compared with 4.4, is clearly reflected in the expenditure for food. Sixty per cent of the family income was used for food, or 5 per cent more than the average for the income group. Not counting the man—who bought most of his meals from food peddlers—the amount per adult equivalent was $3.30 a month, 30 cents less than the group average. Grain and flour took 60.5 per cent of the family food expenditure. The group average was 61.8 per cent. The amount purchased was 295 catties per adult equivalent, a low amount. Most of this was millet flour and corn flour. The family had only 80 catties of rice during the year; and 148 catties, or less than four bags, of wheat flour. They had only 14 cents' worth of doughnuts and cakes. The expenditure for vegetables was 3 cents a day, and for condiments about 5. Only $1 was spent for fruit during the year. The principal condiment items were $4 for *hsiang-yu;* $2.90 for salt; and $4.15 for tea. The meat expenditure of $9.50 included $2.90 for pork; $1.55 for mutton; $1 for eggs; and $2.30 for bean curd.

Clothing expense averaged $2.25 a person.

The $31.05 spent for heat, light, and water is a little more than the average for this group. Water cost 24 cents a month, and kerosene 35 cents. The family used 2,870 catties, 3,800 pounds, of coalballs.

The funeral expenses for the two-year-old girl were $3. The only expense reported in connection with the baby's birth in September was $1 for the midwife. The man's mother sent him a gift of $15 when the baby was born.

The 12 cents for service was the total of the 4 coppers a month paid for taking away ashes and refuse. The 60 cents for religion included 40 cents for incense; 15 cents for paper money; and 5 cents for paper gods. The $8 contribution was money sent to the husband's younger brother.

The family reported no savings, but had a cash surplus of $14.50. They also said they had some small debts.

	Amount	Per cent
Total Income	**$240.49**	**100.0**
Wages	214.89	89.3
Miscellaneous	25.60	10.7
Total Food	**$144.54**	**100.0**
Grain and Flour	87.51	60.5
Vegetables	10.15	7.0
Condiments	18.30	12.7
Fruit	1.00	0.7
Meat	9.48	6.6
Miscellaneous	18.10	12.5

Food per C. C. U. per month **$2.86**

Catties per C. C. U. per year:	
Grain and Flour	295
Salt	9
Hsiang-yu	2

	Amount	Per cent
Total Expend.	**$240.49**	**100.0**
Food	144.54	60.0
Fuel	31.04	12.9
Clothing	15.77	6.6
Rent	18.00	7.5
Education	.02	..
Contributions	8.00	3.3
Health	2.84	1.2
House Equipm't	.25	0.1
Service	.12	0.1
Entertainment	.83	0.3
Religion	.59	0.3
Miscellaneous	3.99	1.7
Surplus	14.50	6.0

BUDGET NO. 7

Average Monthly Income, $21

Family of 5—3.1 Cost Consumption Units

Man, forty-two; wife, forty; two sons, twelve and nine; one daughter, sixteen.

The man owns three rickshas. He pulls one, and rents the other two.

The reported earnings of the family were $140.50. This includes the income from the wife's sewing and washing, as well as the amount earned by the ricksha man. It is not possible to separate entirely the man's and woman's earnings, but apparently his average wage was approximately 45 cents a day for the days on which he worked. There were 95 days during the year on which he reported no income. He worked only about one-half the time in March, April, and August, and had only four days' work in July.

The gross rent of the two rickshas was $89.15. The expenses were the monthly ricksha tax of 80 coppers; 60 cents for a uniform coat required by the police; $25.50 for tires; and some 55 cents for minor repairs. The net income, therefore, was $58.80. As the gross rent was only $3.75 a month for each ricksha, the vehicles must have been second or third class. The rent of a new ricksha is usually about $6 a month.

The family lives in a one-room house in the South City near T'ien Ch'iao. The monthly rent is 260 coppers a month, or an average of 68 cents. This is an unusually low rent, and is one-third of the average rent of the income group.

The family spent $139.65 for food, or 54.6 per cent of their budget. This is the average proportion for their income group. The amount per cost consumption unit was $3.75 a month. Sixty-eight per cent of the food expenditure was used for purchasing grain and flour, the actual amount being 318 catties per cost consumption unit. Most of this was wheat flour and millet flour. The family bought only 55 catties of rice, and almost all of this was for the festival feasts. Four dollars and seventy cents was spent for bread and doughnuts. The expenditure for meat was $14.50. A large proportion of this was for the festival feasts, and for the wedding feast for the sixteen-year-old daughter, who was married in April. The total included $5.55 for pork and $4.20 for mutton. The chief condiment items were $4.50 for tea; $3.30 for *hsiang-yu;* and $1.75 for salt. The family spent only a little more than 3 cents a day for vegetables, and only 24 cents a month for fruit.

The expenditure for light, heat and water was small, only $7 for the entire year. This is due to the fact that the family got water free, and the children gathered most of the family fuel from the dumps and railroad yards. The expenditure for coal and coalballs was only $1.95. For kerosene, it was $5.05.

The expenditure for clothing was large for a family of low income, $43.65, or $8.75 per person. The average for the income group was only $2.95 per person. The difference is chiefly due to the fact that the family spent $18 for their daughter's trousseau.

The wedding expenses of the sixteen-year-old daughter were $36.40, besides the amount spent for clothes. The wedding presents, however, amounted to $32.70, making the net cost of the wedding only $3.70.

The two boys were studying in a half-day school, but as there was no charge for tuition or supplies, the entire expense for education was only 12 cents.

The family spent nothing for service during the year, as there was no charge for street lights, ash carts, et cetera. The house tax was 20 coppers a month.

The original account showed a surplus of $25.30, but this was not included, as it was money borrowed and received from the repayment of loans. The $58.80 spent for ricksha tires, et cetera, being a business expense, is not shown in the family budget, but is deducted from the gross income from ricksha rent.

	Amount	Per cent
Total Income	**$255.70**	**100.0**
Wages	140.52	54.9
Ricksha Rent	58.79	23.0
Capital	10.69	4.2
Miscellaneous	45.70	17.9

	Amount	Per cent
Total Food	**$139.65**	**100.0**
Grain and Flour	94.84	67.9
Vegetables	11.19	8.0
Condiments	15.37	11.0
Fruit	2.94	2.1
Meat	14.51	10.4
Miscellaneous	.80	0.6

	Amount	Per cent
Total Expend.	**$255.70**	**100.0**
Food	139.65	54.6
Fuel	6.99	2.7
Clothing	43.65	17.1
Rent	8.16	3.2
Education	.12	0.1
Communication	1.40	0.5
Contributions	.91	0.4
Health	2.52	1.0
House Equipm't	1.30	0.5
Entertainment	3.46	1.3
Religion	.18	0.1
Miscellaneous	47.36	18.5

Food per C. C. U. per month **$3.76**

Catties per C. C. U. per year:

Grain and Flour	310
Salt	7
Hsiang-yu	2

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BUDGET NO. 8

Average Monthly Income, $29

Christian Manchu Family of 5—3.2 Cost Consumption Units

Man, thirty-eight; wife, thirty-nine; two sons, fifteen and three; a daughter, twelve. Another girl was born in November.

This budget shows how one family adjusted its expenditure as it recovered from financial difficulties brought on by lack of work. The expenditures for food, fuel, and rent were all kept well below the average, in order that the family might buy needed clothes and pay off some of its accumulated debts—a budget plan that one cannot help admiring.

The man is a clerk and writer. His salary usually is $30 a month, but he was paid only $20 for the last two months of the year. The older son is an apprentice, so receives no salary.

The family lives in a one-room house near the Drum Tower. The monthly rent is $1.20, less than half the average rent for this income group.

The food expenditure was $3 a month per cost consumption unit. For the income group, the average is $5.20 a month. The proportion of the budget spent for food is also low, only 33.6 per cent. The average for the income group is 50.4 per cent. Of the food expenditure, 62.3 per cent was for grain and flour, and 10.8 per cent for meat. This is virtually the same as the income-group average. The amount of grain and flour purchased was 256 catties per cost consumption unit. Bread, doughnuts and cake cost $6.25; pork, $3.05; and mutton, $4.75. Of the condiments, tea cost $5.80; salt, $1.05; and *hsiang-yu,* $2. The expenditure for vegetables was 2.8 cents a day, and for fruit about 3 coppers, less than 1 cent.

The expenditure for light, heat and water was only $22, or $10 less than the income-group average; water, $2.25; kerosene, $2.80; coalballs, $13.40 for 1,940 catties, 2,600 pounds.

The amount spent for clothes was $12.15 per person, two and a half times the average for the $25-income group.

The only expenditure for religion was the purchase of two kinds of New Year's cakes.

The family repaid loans amounting to $62.75, most of which went to the pawn-shops to redeem clothing, et cetera. It must have meant constant planning and self-denial to save this sum, as it amounted to almost one-fifth of the family income.

Besides this, the family sent $10 to their parents, and even loaned $18.80 to friends to help them with their financial problems. Altogether the family saved, invested, or contributed to relatives, a total of 27.1 per cent of its income, a most unusual proportion, especially since it could be done only by greatly limiting the expenditure for food and heat. It shows that heavy financial demands are made all too often on a family that has work and an income; but explains a little also how families, when they are without work, get help from their relatives, or loans from friends.

	Amount	Per cent
Total Income	**$350.60**	**100.0**
Wages	340.00	97.0
Miscellaneous	10.60	3.0
Total Food	**$118.23**	**100.0**
Grain and Flour	73.64	62.3
Vegetables	10.21	8.6
Condiments	16.58	14.0
Fruit	3.19	2.7
Meat	12.71	10.8
Miscellaneous	1.90	1.6

Food per C. C. U. per month **$3.08**

Catties per C. C. U. per year:	
Grain and Flour	256
Salt	4
Hsiang-yu	1.5

	Amount	Per cent
Total Expend.	**$[illegible]0.60**	**100.0**
Food	118.23	33.6
Fuel	21.99	6.3
Clothing	60.79	17.4
Rent	14.30	4.1
Education	1.09	0.3
Communication	12.52	3.6
Contributions	10.10	2.9
Health	4.47	1.3
House Equipm't	6.77	1.9
Service	.09	..
Entertainment	12.31	3.5
Religion	.16	..
Loans Made	18.79	5.4
Loans Repaid	62.77	17.9
Interest	.23	0.1
Miscellaneous	2.71	0.8
Surplus	3.28	0.9

BUDGET NO. 9

Average Monthly Income, $29

Family of 6—3.8 Cost Consumption Units

Man, forty-eight; wife, forty-three; two sons, twenty-three and seven; two daughters, twelve and three.

The father and oldest son are mat-shed builders. Their daily income varied all the way from 80 coppers to $10, though apparently the latter was special pay at New Year's time. They reported income on 343 days during the year, the average wage of the two men being 87 cents a day. The wife added $16.90 to the family income by her work.

The family lived in a one-room house in the South City, near Hsiao Shih. Their rent was $2 a month, which is 35 cents more than the average for the group, but about the average rent for the district in which they live.

The food expenditure was low, $3.60 a month per cost consumption unit. The average for the income group is $4.65. The family spent a large proportion, 72.5 per cent, of its food budget for grain and flour. The amount purchased was 428 catties per cost consumption unit. This was only ten catties more than the income group average, but over one-half of it was corn flour. This large proportion of corn flour might be expected, because of the low expenditure per cost consumption unit. Doughnuts and cakes cost only $1.30. The expenditure for meat, $9.25, was about two-thirds of the average for this income group. During the year the family had only ten catties of pork, and nine catties of mutton. The amount for *hsiang-yu* was $5.45; for tea, $2.65; and for salt, $2.10. Vegetables averaged 4.6 cents a day, but only 92 cents was reported for fruit for the entire year.

The total for fuel, $27.60, is $5 less than the group average. Water cost 15 cents a month; kerosene 35 cents a month. For fuel, the family used 2,510 catties, 3,347 pounds, of coalballs, and spent $3.20 for charcoal and kindling.

The expenditure for clothing was $2.25 per person, just one-half the average for the group. The family paid 7 coppers month for the ash cart, 6 coppers for the street lights, and 10 coppers a month to the scavenger. The house tax of 10 cents was paid only once.

Only 12 cents was spent for tobacco, and only 3 cents for wine, during the entire year.

Of the $3.55 spent for religion, $2.45 was spent for the New Year's festivities. This included 35 cents for incense; 25 cents for paper money; 3 cents for a paper god; and $1.75 for fruit for the New Year sacrifice.

The family ended the year with a reported surplus of $75.85, or 21.7 per cent of the budget. This is an unusually large proportion. The low expenditure for food and clothing makes it evident that the family must have been saving for some special expenditure.

	Amount	Per cent
Total Income	$348.81	100.0
Wages	318.96	91.5
Rent	16.80	4.8
Interest	.05	..
Miscellaneous	13.00	3.7
Total Food	$165.29	100.0
Grain and Flour	119.89	72.5
Vegetables	16.94	10.3
Condiments	18.22	11.0
Fruit	.92	0.6
Meat	9.24	5.6
Miscellaneous	.08	

	Amount	Per cent
Total Expend.	$348.81	100.0
Food	165.29	47.4
Fuel	27.60	7.9
Clothing	13.64	3.9
Rent	24.00	6.9
Education	.18	0.1
Communication	.16	..
Health	3.84	1.1
House Equipm't	1.13	0.3
Service	.54	0.2
Entertainment	5.48	1.6
Religion	3.54	1.0
Savings	7.31	2.1
Miscellaneous	20.27	5.8
Surplus	75.83	21.7

Food per C. C. U. per month	$3.62

Catties per C. C. U. per year:	
Grain and Flour	428
Salt	7
Hsiang-yu	3

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BUDGET NO. 10

Average Monthly Income, $39

Family of 4—3.2 Cost Consumption Units

Man, forty; wife, thirty-seven; son, seven; apprentice, twenty-two.

These people are natives of Shantung who came to Peiping some 15 years ago. The man is a painter of lacquer boxes. His income from the sale of the boxes varied from $26 to $57 a month. He paid no regular wages to his apprentice, but made him a New Year's present of $45, and gave him $30 at the time of the Autumn Festival. The Autumn Festival present is seldom given to an apprentice except for some special reason. It may mean that the young man is about to complete his term after doing exceptionally good work; or the business may have been very profitable; or the apprentice may be getting married; or there may have been some special event in his family.

The family live in a three-room house near Hsiao Shih in the South City. Their rent is $6 a month. They use two rooms as a workshop, and the third as a bedroom. The apprentice lives in the workshop.

The amount spent for food is low for this income group, only 30.3 per cent of the budget, or $3.70 per cost consumption unit. For the group, the averages are 44.4 per cent and $5.20. The family used only 328 catties of grain and flour per cost consumption unit, and spent $6.80 for bread, doughnuts and cakes. They bought nine catties of pork and 13 catties of mutton during the year, most of it for the three festivals. They spent $2.30 for peanuts; $5 for *hsiang-yu;* $2.15 for salt, and $5.55 for tea. The daily expenditure for vegetables was 3.7 cents. For fruit, the total for the year was only $2.15.

The expenditure for light, heat and water, $36.90, was $4.15 less than the average for the group. The amount for water was 25 cents a month, and for kerosene 55 cents a month. The family used 3,200 catties, 4,270 pounds, of coalballs.

The clothing expenditure was $6.15 per person. The average for the group was $5.75.

The family paid an average of 6 coppers a month for the ash cart; 7 coppers for the toilet cleaner; and 15 coppers for street lights. They paid a total of 45 cents house tax.

The $35.10 spent for entertainment is unusually high, but as $10.40 was spent in February the family must have done some special entertaining for the New Year's festival.

The average monthly expenditure for tobacco was $1.20, and 56 cents for wine.

All but 15 cents of the 85 cents spent for religion was for incense and paper gods bought for Chinese New Year.

With the food expenditure only $3.70 a month per adult equivalent, one would hardly expect to find the family having a surplus of $45.65, but they reported that they had that amount in hand at the end of the budget study. Besides this, they loaned a relative $10 to help him pay his debts at the Spring Festival. The total in surplus and loans made was 11.9 per cent of the annual income.

	Amount	Per cent
Total Income	$467.50	100.0
Wages	454.50	97.2
Miscellaneous	13.00	2.8
Total Food	$141.16	100.0
Grain and Flour	93.11	66.0
Vegetables	13.54	9.6
Condiments	17.62	12.5
Fruit	2.16	1.5
Meat	12.48	8.8
Miscellaneous	2.25	1.6
Food per C. C. U. per month	$3.68	

Catties per C. C. U. per year:	
Grain and Flour	328
Salt	9
Hsiang-yu	3.5

	Amount	Per cent
Total Expend.	$467.50	100.0
Food	141.16	30.3
Fuel	36.89	7.9
Clothing	24.56	5.2
Rent	72.00	15.4
Education	.23	..
Communication	1.58	0.3
Contributions	.52	0.1
Health	4.76	1.0
House Equipm't	1.73	0.4
Service	75.34	16.1
Entertainment	35.12	7.5
Religion	.85	0.2
Loans Made	10.00	2.1
Miscellaneous	17.12	3.7
Surplus	45.64	9.8

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BUDGET NO. 11

Average Monthly Income, $46

Manchu Family of 4—2.4 Cost Consumption Units

Man, twenty-eight; wife, twenty-seven; two sons, five and three.

The man is a clerk. He received $25 and $30 a month. He also did some contracting work, the profit on which added $33 to his income. His father and older brother formerly received a small pension as members of the Imperial Army.

The family owns its six-room home. The rent value is only $6 a month, as it is outside the city wall.

The expenditure for food was $265, or 47.7 per cent of the budget. The group average is 41.6 per cent. The amount per cost consumption unit was high, $9.20 per month, $2.20 more than the group average, and 2.5 times the amount spent in budget No. 10. Part of this extra amount is due to the fact that the man took many of his meals away from home, spending 28 per cent of the family food expenditure for miscellaneous food. In addition to this, the family purchased 423 catties of grain and flour per cost consumption unit; spent $11.60 for bread, doughnuts and cakes; $3.40 for *hsiang-yu;* $1.30 for salt; and $8.95 for tea. The meat expenditure of $30.25 included $4.50 for pork, $5.90 for mutton, $3.00 for eggs, $5.15 for fish, and $4.95 for peanuts.

Fuel cost only $28.30. Of this, 40 cents a month was for water, and 25 cents for kerosene. The family purchased only 2,040 catties of coalballs.

The expenditure for clothing was $16.70 per person, some $6.40 more than the average for the group. The expenditure for communication, $24.50, was more than three times the average of the $40-income group. Most of it was for the upkeep of the bicycle the man rode to work.

Educational expenses were small, only $2.75. The principal item was a subscription to a newspaper which cost 13 cents a month.

The expenditure for entertainment, $49.85, was unusually

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large, almost twice the group average. The amount for wine and tobacco was 58 cents a month.

The family reported only $1.40 spent for religion. All of it was for special food and cakes eaten at the time of the New Year and Autumn Festivals.

Although there was a decided increase in the family income during the year, the expenditure more than kept pace with income, and the family ended the year with a deficit of $119.55. This does not include $48.85 of loans repaid, nor $12 paid to two savings societies, as these are capital expenditures. Evidently there are such constant and insistent demands for additional expenditure that the man finds it well-nigh impossible to come anywhere near balancing his budget. To do so on his present income, would mean a decided cut in the expenditure for food, clothing and entertainment. One cannot help wondering how the family met a period of unemployment that followed soon after the end of the budget study.

	Amount	Per cent
Total Income	$554.71	100.0
Wages	360.00	64.9
Rent [1]	72.00	13.0
Interest	3.15	0.6
Money Borrow'd	30.00	5.4
Loans Returned	6.00	1.1
Property Sold	.33	..
Deficit	83.23	15.0

	Amount	Per cent
Total Food	$264.87	100.0
Grain and Flour	109.12	41.1
Vegetables	15.27	5.8
Condiments	22.86	8.7
Fruit	13.55	5.1
Meat	30.25	11.4
Miscellaneous	73.82	27.9

	Amount	Per cent
Total Expend.	$554.71	100.0
Food	264.87	47.7
Fuel	28.28	5.1
Clothing	66.83	12.0
Rent [1]	72.00	13.0
Education	2.73	0.5
Communication	24.52	4.4
Health	23.54	4.2
House Equipm't	15.87	2.9
Service	.58	0.1
Entertainment	49.86	9.0
Religion	1.40	0.3
Miscellaneous	4.23	0.8

Food per C. C. U. per month	$9.20

Catties per C. C. U. per year:	
Grain and Flour	423
Salt	7
Hsiang-yu	3

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[1] Rent value—House owned.

Budget No. 12

Average Monthly Income, $54

Family of 2—1.9 Cost Consumption Units

Man, thirty; wife, twenty-eight.

This is a small, financially independent family. It owns several houses and derives its entire support from rent. The cash income varied from $35 to $70 a month, ordinarily being $40 a month, with special payments made at festival time.

The family owns its home, a two-room house near Hsiao Shih in the South City. The house is apparently in specially good condition, as the rent value is given as $10 a month. For only three other families was the rent $5 or more per *chien* per month.

The food expenditure was $7.40 per cost consumption unit, or 15 cents less than the average for the income group. Forty-two per cent of the food expenditure was for grain and flour, the amount purchased being 364 catties per cost consumption unit. The amount for bread, doughnuts, et cetera, was $5.10. The expenditure for meat was relatively high, $39.80, or 24 per cent of the food total. It is unusual to find a family spending almost twice as much for mutton as it does for pork, $9.55 for 33 catties of pork, and $17.55 for 57 catties of mutton. The condiment list included $1 a month for *hsiang-yu;* 60 cents a month for tea-leaves; and 8 cents a month for salt. The daily expenditure for vegetables was 4.5 cents, and 3.2 cents for fruit.

The amount spent for fuel is unusually small, only $23.60. This is largely due to the fact that the family spent $17 for its winter fuel just before the beginning of the budget study. The average for the income group is $49.10. During the last seven months of the year, the family spent an average of $1.85 a month for coalballs. Apparently they used about 290 catties of coalballs a month. Water cost 19 cents a month, kerosene 60 cents.

Clothing cost $26.70 a person, some 65 per cent more than the average for the income group.

Service was conspicuous by its absence, but consultation with the family showed that nothing was paid for street lights, ash carts, et cetera. The $50 contribution was sent home to help with the funeral expenses of a relative. Most of the 98 cents spent for religion was for special food eaten at New Year's time. Incense cost only 19 cents.

The $119.45 spent for entertainment is more than twice the average for the group. It includes $2.35 a month for tobacco, $2 lost gambling at Chinese New Year, and $25 for opium. Wine was reported only once. The total was 20 coppers.

This family had reasonable comfort and still had a surplus of $44 at the end of the year.

Even though it took some special questioning to get it reported, the fact that the account includes $25 spent for opium makes it evident that the budget is complete.

	Amount	Per cent
Total Income	$643.00	100.0
Rent[1]	643.00	100.0
Total Food	$168.43	100.0
Grain and Flour	70.66	41.9
Vegetables	16.59	9.8
Condiments	27.42	16.3
Fruit	11.78	7.0
Meat	39.81	23.7
Miscellaneous	2.17	1.3
Food per C. C. U. per month	$7.40	

Catties per C. C. U. per year:	
Grain and Flour	364
Salt	6
Hsiang-yu	14

	Amount	Per cent
Total Expend.	$643.00	100.0
Food	168.43	26.1
Fuel	23.61	3.7
Clothing	53.53	8.3
Rent[1]	120.00	18.7
Education	.60	0.1
Communication	6.57	1.0
Contributions	50.00	7.8
Health	10.09	1.7
House Equipm't	11.79	1.8
Entertainment	119.43	18.6
Religion	.98	0.1
Loans Repaid	20.00	3.1
Miscellaneous	13.99	2.2
Surplus	43.98	6.8

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[1] Rent value of house owned=$120.

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Budget No. 13

Average Monthly Income, $62

Family of 3—2.6 Cost Consumption Units

Man, forty-five; wife, forty; daughter, nineteen.

This family of three adults is able to live well within its income, so its expenditure should indicate a standard that is acceptable to the family and its social group.

The man is a head porter at one of the railroad stations. His earnings fluctuated from 20 coppers to $5.60 a day, averaging $1.95 for 288 days worked, or $1.50 a day for the entire year.

The family own a five-room house in the South City. They live in two rooms, and rent three. The rent value of their rooms is given as $2.50 each per month. When single rooms are sublet, the rent per room is approximately 70 cents more than the estimated rent value. This family received an average of $9.60 a month for the three rooms rented.

The expenditure for food was $7.60 per month per cost consumption unit, or 31.8 per cent of the budget. For the income group, the averages are $6.50 a month, and 37 per cent. Grain and flour took 47.7 per cent of the food expenditure, the amount purchased being 420 catties per cost consumption unit. Eleven dollars was spent for bread, doughnuts, et cetera. The expenditure for meat was particularly high, $59.20, or 25 per cent of the food expenditure. It included $12.85 for 44 catties of pork; $19.90 for 64 catties of mutton; $5.60 for milk; $8.90 for eggs. The total for *hsiang-yu* was $6.90; for salt, $1.70; and for tea, $9.65. Vegetables cost 5.6 cents per day, and fruit 3 cents.

The clothing expenditure was $13.70 per person, or a little more than twice the average for the income group. Light, heat, and water cost $40.65, only 5.5 per cent of the budget. This item included 20 cents a month for water; 58 cents a month for kerosene; 30 cents a month for charcoal and kindling. The family used 3,280 catties of coalballs, only 360 pounds, a month.

The only expenditure for education was 50 cents a month for a newspaper.

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Eleven coppers a month was paid for the street lights, and 5 coppers a month for removing the ashes. The toilet cleaner received 6 coppers a month. Beginning in July, the police collected a house tax of 30 cents a month.

The amount spent for recreation and entertainment is high, $46. The average for the group is $34.40. Wine cost 75 cents a month, and tobacco 60 cents a month.

The family is evidently satisfied with its standard of living, for its surplus at the end of the year was $250, more than one-third of the year's income.

	Amount	Per cent
Total Income	$743.73	100.0
Wages	555.83	74.7
Rent [1]	174.90	23.5
Miscellaneous	13.00	1.8

	Amount	Per cent
Total Food	$236.38	100.0
Grain and Flour	112.75	47.7
Vegetables	20.55	8.7
Condiments	29.25	12.4
Fruit	11.94	5.1
Meat	59.20	25.0
Miscellaneous	2.69	1.1

Food per C. C. U. per month $7.58

Catties per C. C. U. per year:	
Grain and Flour	420
Salt	8
Hsiang-yu	6

	Amount	Per cent
Total Expend.	$743.73	100.0
Food	236.38	31.8
Fuel	40.64	5.5
Clothing	41.06	5.5
Rent [1]	60.00	8.1
Education	6.01	0.8
Communication	5.23	0.7
Health	11.32	1.5
House Equipm't	18.12	2.4
Service	.46	0.1
Entertainment	46.00	6.2
Religion	10.06	1.3
Loans Made	5.00	0.7
Loans Repaid	1.00	0.1
Miscellaneous	11.76	1.6
Surplus	250.69	33.7

BUDGET No. 14

Average Monthly Income, $73

Family of 7—4.7 Cost Consumption Units

Two mothers, fifty-four and fifty-two; son, twenty-six; daughter-in-law, twenty-three; daughter, seventeen; two granddaughters, three and one.

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[1] Rent value of house owned=$60.

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571 This family is noteworthy in that it is one where the father, now dead, had two wives. These women both continue to live with the family group. It is also a family that is heavily in debt, and is using a large part of its income to repay borrowed money.

The son is a secretary and clerk. His salary was $40 and $45 a month. He also had an income of $10 a month from room rent, and was paid interest of $5 a month for money loaned. He collected $26 rent for the use of land outside of Peiping.

The family owns a 13-room house inside Hatamen. They use nine rooms, and rent the other four. The rent value of their rooms is $2 a month each. They receive $2.50 each for the rented rooms. In November and December 1926, the family paid $8 a month rent, as their house was occupied by relatives. Since the family live in a big house that they own, the rent value is a large item in the budget, 21.2 per cent, or almost twice the 11.3 per cent average for the income group.

Food for the family cost $334, or 37.7 per cent of the budget, a little more than the average for the income group. Because of the more-than-average size of the family, the expenditure per cost consumption unit is comparatively low, $5.90 a month. The average for the group is $8.35. As the expenditure per cost consumption unit is so much less than the group average, it is not surprising to find that the proportion for grain and flour is high, 56 per cent, while the group average is only 46.7 per cent. The family purchased 396 catties of the principal grains and flours for each cost consumption unit, and spent $6.40 for bread, doughnuts, et cetera. Vegetables cost 8 cents a day and fruit 3.2 cents. The total for *hsiang-yu* was $13.10; for tea, $13.90; and for salt, $3.85. The meat account included $10.95 for pork; $9.35 for beef and mutton; and $7.90 for eggs. One-quarter of the meat expenditure was made during January in purchasing supplies for the New Year feast.

The large house required a little more than the average for light and fuel. The expenditure for water was $1.60 per month, for kerosene $1.05. The family used some 5,100 catties of coalballs.

Clothing cost $10 per person, only a little more than one-half the income-group average.

Tuition for the seventeen-year-old daughter was $15, and she spent $8.40 for books and supplies. The family reported paying $1 a month for a newspaper for five months.

	Amount	Per cent
Total Income	**$886.00**	**100.0**
Wages	500.00	56.4
Rent[1]	326.00	36.8
Interest	60.00	6.8

	Amount	Per cent
Total Food	**$333.94**	**100.0**
Grain and Flour	187.61	56.1
Vegetables	29.23	8.8
Condiments	56.08	16.8
Fruit	12.07	3.6
Meat	43.66	13.1
Miscellaneous	5.29	1.6

Food per C. C. U. per month **$5.91**

Catties per C. C. U. per year:

Grain and Flour	396
Salt	10
Hsiang-yu	6

	Amount	Per cent
Total Expend.	**$886.00**	**100.0**
Food	333.94	37.7
Fuel	80.57	9.1
Clothing	70.06	7.9
Rent[1]	188.00	21.2
Education	28.23	3.2
Communication	7.94	0.9
Contributions	4.66	0.5
Health	16.36	1.9
House Equipm't	4.83	0.5
Service	2.64	0.3
Entertainment	51.19	5.8
Religion	3.66	0.4
Capital	90.65	10.2
Interest	1.00	0.1
Miscellaneous	2.77	0.3

The assessment for street lights was 20 coppers a month; for sanitary service 40 coppers; and for removing ashes 20 to 170 coppers a month, the average being 75.

The expenditure for religion included $1.50 for incense; 2 cents for a paper god; and $2.15 for special feast food. The $51.20 spent for entertainment is only a little less than the group average. It included an average expenditure of 33 cents a month for tobacco, and 13 cents a month for wine.

Ten per cent of the family income, or $90.65, was used to pay off loans, to make regular payments of $3 a month to a savings society, and to loan $10 to friends or relatives. This does not

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[1] Rent value of house owned=$180.

include $50.35 of capital expenditure financed by the collection of some accounts receivable and from previous savings. The account shows no deficit or surplus, as any possible surplus was used for capital expenditure.

BUDGET NO. 15

Average Monthly Income, $82

Christian Family of 5—3 Cost Consumption Units

Man, fifty-seven; wife, fifty-eight; son, thirty-three; daughter-in-law, thirty-three; grandson, five.

The number of cost consumption units is low, as the mother and father went to the family home in Chihli for a six months' visit. The son is a clerk. His salary was $50 a month. By extra tutoring, he added some $15 a month to his income.

Five months before the beginning of the budget year, the family purchased an eight-room house in the southeast corner of the North City. During the year they paid $1,346 on the house. To do this they used $776 of their savings, added $200 which the father brought with him when he returned from his visit, and made up the rest by borrowing $370. These amounts are not included in the budget figures, as they represent capital used for a capital expenditure.

The family used only four of their eight rooms, and rented the other four. The rent value of their rooms was $2.50 each a month. For the four rented rooms, they received a total of $94.80.

Food for the year cost $240.60, or 24.4 per cent of the income. The amount per cost consumption unit was $6.65. The need to save may account for the fact that it is 75 cents less than the average for the income group. The proportion spent for grain and flour was also high, 60.6 per cent of the food expenditure. The average for the income group is only 48.4 per cent. The amount purchased per cost consumption unit was 448 catties. The family spent $4.80 for bread, doughnuts, et cetera. Vegetables cost 4 cents a day, but the total for fruit for the year was only $2.55. Lard was the principal cooking fat, rather than *hsiang-yu*. The amounts were $11.60 for lard, and only $3.35 for *hsiang-yu*. Tea cost $4.40, and salt $3.50. Of the $44.15 spent for meat, $17.75 was used for pork, $6.65 for beef and mutton, $5.75 for eggs, $8.40 for bean curd and bean noodles.

	Amount	Per cent
Total Income	**$988.53**	**100.0**
Wages	763.00	77.2
Rent[1]	214.80	21.7
Interest	10.73	1.1

	Amount	Per cent
Total Food	**$240.60**	**100.0**
Grain and Flour	145.60	60.6
Vegetables	14.45	6.0
Condiments	29.38	12.2
Fruit	2.57	1.1
Meat	44.16	18.3
Miscellaneous	4.44	1.8

Food per C. C. U. per month **$6.67**

Catties per C. C. U. per year:	
Grain and Flour	448
Salt	15
Hsiang-yu	2.5

	Amount	Per cent
Total Expend.	**$988.53**	**100.0**
Food	240.60	24.4
Fuel	54.04	5.4
Clothing	73.25	7.4
Rent[1]	120.00	12.1
Education	10.08	1.0
Communication	8.94	0.9
Contributions	8.71	0.9
Health	3.92	0.4
House Equipm't	45.35	4.6
Service	1.74	0.2
Entertainment	21.71	2.2
Religion	1.00	0.1
Interest	.50	0.1
Capital	398.53	40.3
Miscellaneous	.16	0.1

Heat, light and water took only $54.05, or 5.4 per cent of the budget, about three-quarters of the income group average. The expenditure for water was 36 cents a month. Kerosene was purchased in five-gallon lots, and cost $13.55 for the year. The family also bought coal and coalballs in fairly large quantities. The total was 2,500 catties of coalballs, and 1,000 catties of coal.

The clothing expenditure was $14.65 a person, or $2.40 more than the average for the group.

As this is a Christian family, the expenditure for religion takes the form of contributions to the church and is listed under that head. The total was $8.70. The $1 under "Religion" is for special cakes eaten at the time of the Spring Festival.

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[1] Rent value of house owned=$120.

The family paid an average of 18 coppers a month for the removal of ashes, but the expenditure for street lights was apparently irregular. This expenditure and that for sanitation appear only three times. The amount for street lights was 16 and 20 coppers, for sanitation 10 and 20 coppers. Many families pay only occasionally for these services, although the service is rendered regularly. Where several families are living together in a single courtyard, it is often arranged that each family pays in turn.

It is striking to find a family with a monthly income of $82 putting $398.55, or 40.3 per cent of their current receipts, into capital expenditures, payments to savings societies, the repayment of loans. As they were still in debt for the house, they were saving all they could to pay off their obligations. The account shows no surplus, as everything over and above current expenses was deposited with a bank or savings society, or applied on the family debts.

BUDGET NO. 16

Average Monthly Income, $98

Mohammedan Family of 3—3.4 Cost Consumption Units

Man, wife, both over twenty; woman-servant, forty. A girl-child was born in March, and a nurse was engaged after her birth. Two relatives visited the family for a month when the baby was born. The visitors and nurse make the average number of cost consumption units more than the number of persons in the family at the beginning of the year.

The man is a teacher receiving a salary of $50 a month, but the family is included in the $90 income group because it drew on its savings for more than $567.

The family rents a four-room house for which it pays $11 a month. During the year the rent was increased to $11.20, which is within a few cents of the average for this income group.

The 33.4 per cent spent for food is virtually the average for the group; the $9.65 per cost consumption unit is $1 more than the group average. One-half of the food expenditure was for grain and flour, of which the family bought 481 catties per cost consumption unit. Four-fifths of this was rice, an unusually high proportion. The expenditure for rice was $146.60, and for bread and cakes $17.20. The total for meat was $87.90, nearly one-quarter of the food expenditure. As the family is Mohammedan, there was no expenditure for pork. The largest amount was spent for beef, $24. Some $18 was spent for mutton, and an equal amount for chicken. Milk cost $6.60, and eggs $10.60. Tea for the year cost $5.20, and *hsiang-yu* $24.45. Only $1.65 was reported for salt. The expenditure for vegetables was 12.5 cents a day, and for fruit 3.7 cents.

The $90.15 spent for fuel is the average for this income group. It included 90 cents a month for water, 95 cents a month for kerosene. The family used coal stoves to heat the house, spending $24.50 for coal during the five cold months. It also used 5,100 catties of coalballs.

The expenditure for clothing was $34.70 a person. This was nearly double the average for the group, but because of the small size of the family the total clothing expenditure was less than the group average.

The $65.22 health expenditure includes $30 spent at the time of the birth of the baby.

One wonders why a family receiving only $50 a month should spend $197 for entertainment. This was virtually all for feasts and presents, as only $1.55 was spent for wine and tobacco. It may be that the man felt it necessary to make this expenditure in order to keep his position. The tenure of all the teachers in Peiping has been precarious during the past few years, and he may have felt that feasts and special entertaining would help, especially as he was not a native of Peiping. Also, he may have felt the difficulty of his situation as a Mohammedan teaching in a Christian school.

Apparently the servants' wages were not paid regularly, as the amount for service fluctuated from $2 to $13 a month. In some families, servants do not draw their wages until they want them. If the expenditure for the year represents a full wage for the nurse and woman-servant, the nurse must have received approximately $4 a month, and the servant $2.50.

The family subscribed to a newspaper costing 40 cents a month.

A large part of the $14.70 spent for religion was for special foods eaten at festival times.

This family spent more than its income every month, and in some months the expenditure was more than twice the income. As a result, its members had to draw on their savings for an amount equal to almost a year's income. One can only wonder what the budget for such a family will be in succeeding years.

	Amount	Per cent
Total Income	**$1176.37**	**100.0**
Wages	600.00	51.0
Interest	9.00	0.8
Deficit[1]	567.37	48.2
Total Food	**$392.97**	**100.0**
Grain and Flour	198.49	50.5
Vegetables	45.46	11.6
Condiments	46.86	11.9
Fruit	13.38	3.4
Meat	87.89	22.4
Miscellaneous	.89	0.2

	Amount	Per cent
Total Expend.	**$1176.37**	**100.0**
Food	392.97	33.4
Fuel	90.17	7.7
Clothing	104.11	8.8
Rent	133.00	11.3
Education	11.34	1.0
Communication	37.25	3.2
Contributions	22.16	1.9
Health	65.22	5.5
House Equip.	36.18	3.1
Service	69.05	5.9
Entertainment	197.35	16.8
Religion	14.71	1.2
Miscellaneous	2.86	0.2

Food per C. C. U. per month	**$9.65**
Catties per C. C. U. per year:	
Grain and Flour	481
Salt	14
Hsiang-yu	16

Budget No. 17

Average Monthly Income, $103

Christian Family of 6—4.2 Cost Consumption Units

Mother over forty, a widow; three sons, twenty-two, seventeen, eleven; two daughters, fifteen and thirteen.

This family is supported almost entirely by income from property, rent and interest. Eighty-five per cent of the income is

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[1] Met from savings.

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from these sources. The oldest son is serving his apprenticeship in the "movies," so receives nothing. The mother receives $15 a month for working in a hospital.

The family owns the four-room house in which it lives. The rent value is $8 a month, or $2 a room, about the average for the section where it lives, inside Hatamen.

Food cost $331.45, or 26.8 per cent of the budget. This was $6.55 a month per cost consumption unit, or only some 70 per cent of the income group average of $9.30. Grain and flour took 56 per cent of the food expenditure, the amount purchased being 441 catties per cost consumption unit. Almost all of this was rice and wheat flour. Doughnuts, cakes, et cetera, cost $8.55. The meat items, totaling $45.40, included $10.30 for pork, $10.65 for beef, $6.70 for mutton, and $5.90 for eggs. The family reported $2 spent for chicken at Chinese New Year. The year's supply of *hsiang-yu* cost $14.20, and of tea $5.90. The $6.30 spent for salt bought some 19 catties per cost consumption unit. This is a large amount, and was made unduly large by the purchase of 50 catties just before the end of the budget year.

Light, heat and water cost $75, 6 per cent of the budget, only a little less than the average for the $100-income group. Water cost 40 cents a month, kerosene 83 cents a month. A little over three tons, 4,700 catties, of coalballs were used for fuel and heat.

Clothing cost only $10.55 per person. The average for the group is $27.60.

Educational expenses were almost four times the group average, as the younger children are in school. Their tuition cost $133.35, and their books and supplies $32.40. The family took a newspaper costing 30 cents a month.

The $35.70 spent for house equipment includes $31 for repairs. A total of 60 coppers a month was paid for the ash cart, the street lights, and for sanitary service. The house tax totaled $2.85.

As this is a Christian family, the $1 spent for religion was for the special cakes eaten at the time of the Spring Festival. Church contributions amounted to $7.45.

oldest son is soon to be married, so the family is saving all the money it possibly can. One-third of the year's income was deposited in the bank, or paid to savings societies. The total was $407.55. This, with other savings the family is known to have, should provide for the wedding expenses.

	Amount	Per cent
Total Income	**$1235.45**	**100.0**
Wages	180.00	14.6
Rent	998.00	80.8
Interest	57.45	4.6
Total Food ...	**$331.43**	**100.0**
Grain and Flour	184.92	55.9
Vegetables ..	25.69	7.7
Condiments ..	55.70	16.8
Fruit	12.64	3.8
Meat	45.41	13.7
Miscellaneous.	7.07	2.1

Food per C. C. U. per month $6.57

Catties per C. C. U. per year:

Grain and Flour	441
Salt	19
Hsiang-yu	8

	Amount	Per cent
Total Expend.	**$1235.45**	**100.0**
Food	331.43	26.8
Fuel	74.78	6.0
Clothing	63.21	5.1
Rent	96.00	7.8
Education ...	169.31	13.7
Communication	3.16	0.3
Contributions..	7.45	0.6
Health	13.57	1.1
House Equip..	35.68	2.9
Service	.77	0.1
Entertainment	26.16	2.1
Religion	1.00	0.1
Miscellaneous.	5.39	0.4
Sav. & Surpl's	407.54	33.0

BUDGET NO. 18

Average Monthly Income, $144

Family of 6—4.4 Cost Consumption Units

Man, fifty-four; wife, forty; one son, ten; three daughters, twenty-two, eighteen, and thirteen. The man had two wives, but one had left him before the beginning of the budget study.

The man is a skilled mechanic receiving a salary of $70 a month. He owns considerable property, as he receives $43 a month rent and $23 a month interest on money he has loaned.

The family live in their own four-room house inside Ch'ien Men. The rent value of the house is $8 a month, or $2 a room.

For the income group, the average rent per room is $2.60 a month, and the average number of rooms is six.

Food cost $12.10 a month per cost consumption unit, $2.75 more than the income group average, and almost twice the minimum amount in the group. Forty-three per cent of the expenditure for food was for grain and flour. Rice and wheat flour were the only ones listed. The amount purchased was 496 catties per cost consumption unit. Bread, doughnuts and cakes cost $48.

	Amount	Per cent
Total Income	**$1729.00**	**100.0**
Wages	845.00	48.9
Rent[1]	613.00	35.4
Interest	271.00	15.7
Total Food	**$639.77**	**100.0**
Grain and Flour	275.16	43.0
Vegetables	58.37	9.1
Condiments	81.74	12.8
Fruit	34.69	5.4
Meat	185.65	29.0
Miscellaneous	4.16	0.7

	Amount	Per cent
Total Expend.	**$1729.00**	**100.0**
Food	639.77	36.9
Fuel	128.23	7.4
Clothing	68.84	4.0
Rent[1]	96.00	5.6
Education	15.70	0.9
Communication	7.94	0.5
Health	18.28	1.1
House Equip.	18.04	1.0
Service	3.61	0.2
Entertainment	113.16	6.6
Religion	7.64	0.4
Miscellaneous	24.67	1.5
Loans Made	220.00	12.7
Surplus	367.12	21.2

Food per C. C. U. per month **$12.10**

Catties per C. C. U. per year:	
Grain and Flour	496
Salt	6
Hsiang-yu	10

The amount spent for meat was unusually large, $185.65, or 29 per cent of the food expenditure. Pork cost $67.25; mutton, $45.40; and eggs, $10.40. The meat bill for January, which included the expenditure for Chinese New Year, was $39.55, more than twice that of any other month. The Fifth and Eighth Moon festivals apparently did not have any special influence on the expenditure for meat. It is striking to find the family spending $13.50 for milk, as only 49 families spent anything for milk or milk powder. The principal condiment expenditures were $20.45

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[1] Rent value of house owned=$96.

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for *hsiang-yu,* and $32.65 for tea. The family spent only $2.15 for salt, using only six catties per cost consumption unit.

The amount for light and fuel is about average for the group, $128.25, or 7.4 per cent of the budget. Water cost 95 cents, and electricity $3 a month. The family used 8,200 catties, 5.5 tons, of coalballs, and 1,630 catties, 2,100 pounds of coal.

Clothing amounted to $11.45 per person, only about half the group average. The educational expenses included $9 for tuition for the ten-year-old boy; $1.60 for books; and $3 for a newspaper. The family paid 20 coppers a month for the ash cart, 10 coppers a month for the street lights, and 75 coppers a month to the toilet cleaner.

The monthly expenditure for tobacco was $5.40, but for wine it was only six coppers. Other entertainment averaged less than $5 a month. Almost all of the $7.65 spent for religion was for special dishes used in connection with the celebration of the Chinese New Year.

This family must have been living comfortably, for one-third of its income was loaned, or held as cash.

Budget No. 19

Average Monthly Income, $181

Family of 6—3.7 Cost Consumption Units

Man and wife, both over fifty; two sons, over eighteen; one daughter, fourteen; and a woman-servant. The number of cost consumption units is low, as the two sons are in college and home only during the summer.

The man has been trained in Western science. Working in one of Peiping's institutions, he receives a salary of $125 a month and is given an eight-room house, the rent value of which is $30 a month. Light and water also are provided.

Food cost, $568, or 26.1 per cent of the budget. The monthly expenditure per cost consumption unit was $12.80. For the group, the average is only $10.10. It is unusual to find a family with so large an expenditure for food, using 54 per cent of its food money for grain and flour. This is 11.3 per cent more than the average for the group. The family purchased 1,900 catties of wheat flour, and 1,000 catties of rice. The total grain and flour was 826 catties per cost consumption unit, more than two catties a day. Bread and cakes cost $16.35. The meat expenditure was high, $141.65, but this is about the average for the income group. It included $44.50 for pork, and $37.45 for beef and mutton. It is unusual to find a family spending $12 for chicken; $16.30 for fish; and $12.90 for milk. Only $6.90 was spent for eggs. *Hsiang-yu* for the year cost $19.25, and tea $17.30. The family used approximately two pounds of salt per month per cost consumption unit. Even with the larger expenditure for food, less than 10 cents a day was spent for vegetables, and 5 cents a day for fruit.

	Amount	Per cent
Total Income	**$2180.38**	**100.0**
Wages	1500.00	68.8
Rent[1]	360.00	16.5
Interest	20.35	0.9
Savings	300.00	13.8
Deficit	.03	..

	Amount	Per cent
Total Food ...	**$568.04**	**100.0**
Grain and Flour	305.98	53.9
Vegetables ...	32.56	5.7
Condiments ..	64.15	11.3
Fruit	17.09	3.0
Meat	141.66	24.9
Miscellaneous.	6.60	1.2

	Amount	Per cent
Total Expend.	**$2180.38**	**100.0**
Food	568.04	26.1
Fuel	81.60	3.8
Clothing	205.97	9.4
Rent[1]	360.00	16.5
Education ...	537.70	24.7
Communication	65.63	3.0
Health	17.36	0.8
House Equip..	6.31	0.3
Service	54.80	2.5
Entertainment	273.05	12.5
Religion	.02	..
Contributions .	8.90	0.4
Miscellaneous.	1.00	..

Food per C. C. U. per month $12.80

Catties per C. C. U. per year:
Grain and Flour 826
Salt 21
Hsiang-yu 12

Because light and water were provided, the expenditure for fuel was low, $81.60, or only 3.8 per cent of the budget. This amount bought 3,500 catties of coalballs, and 6,500 catties of coal.

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[1] Rent value.

511 Clothing expense per person was $34.35, whereas the average for the group was $48.75.

The $273 spent for entertainment seems large, and is $60 more than the average for the families with similar incomes.

The 2 cents spent for religion was for the special cakes eaten at the time of the Spring Festival. Church contributions amounted to $8.90.

The woman-servant received a salary of $4 a month, but was paid irregularly.

The most striking item in this budget is the expenditure for education, $537, or one-fourth of the family budget. It represents the expenses of the two sons in college. The family was unable to meet such a large expenditure from its current budget, and had to draw on its savings for $300.

BUDGET NO. 20

Average Monthly Income, $307

Family of 9—6.5 Cost Consumption Units

Man and wife, both over forty; two sons, twenty, fourteen; three daughters, eighteen, sixteen, nine; a woman-servant; a man taking two meals a day with the family. A male relative lived with them after February.

The man is a college professor. His salary is $150 a month, and he is given the use of an 11-room house with a rent value of $80 a month. The family also receives from $68 to $73 a month rent from houses which it owns.

Almost one-quarter of the family income was spent for food. The total amount was $907.15, or $11.65 a month per cost consumption unit, $1.75 less than the group average. One-half of the food expenditure was for grain and flour, the amount purchased being 662 catties per cost consumption unit. Doughnuts and cakes cost $15.15. The expenditure for vegetables averaged 15.5 cents a day, and for fruit 10 cents a day. One-quarter of the food expenditure was for meat. The meat account shows that the family celebrated both Christmas and Chinese New Year.

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It spent $138 for pork, mutton and beef, but only $2 for fish and $1.20 for chicken. The family spent $15 for milk during the last half of the year, in addition to the supply furnished by two goats. Five hens made it possible to limit the expenditure for eggs to $5.85. Tea for the year cost $10.40; sugar, $11.70; *hsiang-yu,* $50.50; *chiang-yu,* $25.10; and salt, $11.65.

The family paid $1 a month for water, and an average of $3.50 a month for electricity. It used an average of 1,000 catties of coalballs per month. The house evidently is heated with foreign-type stoves, for $98 was spent for coal during the five cold months.

	Amount	Per cent
Total Income	**$3692.19**	**100.0**
Wages	1800.00	48.7
Rent[1]	1808.00	49.0
Borrowed	84.19	2.3
Total Food	**$907.16**	**100.0**
Grain and Flour	454.54	50.0
Vegetables	48.96	5.4
Condiments	139.06	15.4
Fruit	37.12	4.1
Meat	222.99	24.6
Miscellaneous	4.49	0.5

	Amount	Per cent
Total Expend.	**$3692.19**	**100.0**
Food	907.16	24.5
Fuel	239.26	6.5
Clothing	332.55	9.0
Rent[1]	960.00	26.0
Education	415.43	11.2
Communication	77.03	2.1
Contributions	30.00	0.8
Health	65.90	1.8
House Equip.	253.18	6.9
Service	75.35	2.0
Entertainment	302.36	8.2
Religion	2.22	0.1
Miscellaneous	31.75	0.9

Food per C. C. U. per month $11.65

Catties per C. C. U. per year:	
Grain and Flour	662
Salt	23
Hsiang-yu	17

The $332.55 spent for clothing, $36.95 per person, must have been adequate, but the average for the income group was $59.10.

All the children are in school. The oldest son is in college and comes home only in summer. His room, board, and tuition amounted apparently to $162. Tuition for the other children cost $173. The family subscribed to a paper costing $1 a month.

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[1] Rent value of house=$960.

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511 The $415.45 spent for education is almost three times the group average.

The amah was paid $5 a month, besides her board. There was no expenditure for street lights, ash cart, et cetera, as the house was furnished by the school. Thirty dollars was contributed to the church, and $2.20 spent for special New Year's feast food.

The family was able to spend $302.35 for entertainment and recreation, including tennis and skating; $253.20 for new house equipment; and still end the year with a deficit of only $84.20.

XII

SUMMARY OF FINDINGS

THE 283 families included in this study are a representative group with incomes from $8 to $550 per month. 434 A large proportion of them belonged to the wage-earning, artisan, or small-business group, as 135, or 48 per cent, had incomes of less than $30 a month. One hundred and ten families, 39 per cent, received between $30 and $100 a month, while 38 families, 13 per cent, had more than $100 a month. This range of income makes it possible to compare the expenditure and other figures of families with different amounts of income, and to show how such a difference affects the size of the family, the kinds and quantities of food used, the amount of fuel purchased, the expenditure for clothing, et cetera.

The families were well distributed throughout the city 563 of Peiping, there being some in all but two of the 20 police districts. Chinese, Manchu, and Mohammedan families were included in the group, but the only difference in family expenditure, due to race, seems to be among the Mohammedans, who do not eat pork, or use coffins when burying their dead. The households were well adjusted to life in Peiping, as, in 60 per cent of the families, the heads of the house had been born in the city; all but 16 families had lived there more than five years; and all but 44 had been there more than ten years.

434 Three-quarters of the families with incomes of less than $25 a month were natives of Peiping, but only 32 per cent of the families with incomes of more than $100 a month. (Table 1.)

162 434 There were 1,312 persons in the 283 families. Forty-nine per cent were males, or 643 males and 669 females. The population of Peiping is 63.5 per cent male.[1] The families ranged in size from two to 24 persons. Nineteen families, 7 per cent, had eight or more members. There were four persons in the median family, and 4.6 in the average family. If the families are divided into income groups, the group averages show that the size of the family increased as the family income increased. The income group average was less than four persons until the families received more than $15 a month; generally between four and five persons until the income was over $80 a month; and over eight persons when the income was more than $200 a month. (Table 2.) This increase in the size of the average family group living together seems to be typical of Chinese families. Servants were counted as family members, since their food, et cetera, is provided by their employers and consequently is part of the family budget. There were 47 servants working for 34 families. All but five of these families had incomes of more than $90 a month.

If the needs of the families are expressed in terms of those of an adult male, the average number of cost consumption units in the average family was 3.2. The number increased as the family income increased, and at virtually the same rate as the number of persons in the family. It was 2.3 for the $5 group; generally less than three until the income was over $60 a month; over four 162 when the income was over $125 a month; and over five 434 when the income was above $200 a month. (Table 2.)

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[1] No. 17.

The average age of the group was some twenty-eight 162 years, Chinese count. In some American cities, the average person is approximately two years older.[2] Eighty-four per cent of the females and 74 per cent of the males over fifteen years of age had been married; but 13 per cent of the women and 4 per cent of the men had been widowed and had not remarried. There was more than one wife in only two families. 582 Judging from the number of single persons in the different age groups, the most popular marriage age seems to be from twenty-one to twenty-three for the women, and from twenty-six to twenty-eight for the men. Eighteen births, 15 deaths, and nine weddings were reported during the year.

Income was earned by 340 men working in 55 occupa- 434 tions, and 98 women engaged in 13 kinds of work, an 463 average of 1.5 persons per family. (Table 4.) There was more than one wage earner in 106 families, 37 per cent. One family had six workers, a vegetable peddler, two ricksha men, three women weaving cloth. The largest occupational groups for the men were clerks and accountants 47, ricksha men 46, peddlers 25. More than half of the women workers earned small amounts sewing and washing. None of the women in the 23 families with incomes of more than $150 a month were gainfully employed, and in only four of the 45 families with incomes between $70 and $150 a month were any of the women working. They were nurses and teachers.

The group included four Mohammedan families, and 000

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[2] No. 44.

The group included four Mohammaden families and 434 52 families in which there was some Christian influence. 563 This is a smaller proportion of Mohammedans and a much larger proportion of Christian families than would be true for the entire city; but there does not seem to be any noticeable difference between the accounts of these families and the others, beyond the fact that the Mohammedans do not eat pork, and that there is a tendency for the Christian families to give more money to religious and welfare organizations than the non-Christian families do, and to reduce somewhat their expenditure for incense, paper gods, paper money, items used for non-Christian religious observances.

INCOME

434 The total income of the 283 families was $193,156.30, or an average of $683 per family per year. Of this amount, $170,142 was from current sources, wages, rent, interest, miscellaneous. The rent value of houses occupied entirely, or partly, rent-free by 93 families amounted to $11,864.90. The 83 families spending more than their current income, drew on their savings, increased their indebtedness, disposed of property for a total of $11,149.35. (Table 6.)

Some money was received as wages by all but 11 families. Nine of the 11 received their principal income from rent, and two from interest. Wages ordinarily represented more than 80 per cent of the family income until the total was more than $35 a month. From $35 to $100 a month, the proportion was regularly between 70 and 80 per cent; and between 60 and 70 per cent when the family income was more than $100 a month. Rent, including rent value, was only 2.4 per cent of the income of the $10 group; and was less than 10 per cent for the 434 groups below $35 a month. It was usually between 10 and 20 per cent for the groups between $35 and $200 a month; and over 20 per cent when the total income was more than $200 a month. Interest, for more than half the income groups, amounted to less than 2 per cent of income, and in only four groups was it more than 5 per cent. Miscellaneous receipts were high, more than 10 per cent for the two lowest groups, chiefly because of the dollar a month the families received for keeping their accounts. When the income was more than $25 a month, miscellaneous receipts were ordinarily less than 4 per cent, and in almost half the income groups were less than 2 per cent of the income. The amount of current expenditure that had to be financed by borrowing, drawing on savings, or from capital, varied from group to group, but was less than 5 per cent for some two-thirds of the income groups. In the $125 group, the average was 28.7 per cent, since, because of unemployment, 69.5 per cent of the income of one family came from capital, and another family drew on its savings for 33.7 per cent of its income in order to cover the cost of the children's education and a bill for house repairs. (Tables 7 and 8.)

EXPENDITURE

Since the accounts were balanced, the total expenditure 511 was the same as the total income, $193,156.30. Thirty-four and one-half per cent of this amount was spent for food. The average was $235 per family per year; $4.25 per person per month; and $6.10 per cost consumption unit per month. Clothing bought during

57/ the year averaged $57.70 per family, 8.4 per cent of the total expenditure. Rent amounted to $78.40 per family, 11.5 per cent; heat, light and water to $51 per family, 7.5 per cent. "Miscellaneous," which by some authorities is taken as the measure of the economic position of a family, averaged, for the year, $260.20 per family, or 38.1 per cent of the total expenditure. Almost two-fifths of the amount spent for Miscellaneous, and 15.8 per cent of the total expenditure, was invested, used to make loans, to repay borrowed money, to buy property, or was held as cash at the end of the year. Some of this surplus may have been unreported expenditure, but, for the most part, it represented the savings of the 71 per cent of the families who lived within their incomes. (Table 9.)

Food

Food is usually the most important item in any family account. For these Chinese families, it was also by far the largest item. Forty-five per cent of the families spent more than 50 per cent of their budget for food, some of them more than 80 per cent. For the different income groups, the averages ranged from 62.6 per cent for the $10 group, to 19.6 per cent for the $300 group, the proportion regularly decreasing as the family income increased. (Table 12.) Engel's law concerning the expenditure for food is evidently true for Peiping.

The average amount spent for food by the families in the different income groups increased regularly from $5.30 per family per month in the $5 group, to $72.90 in the $300 group. (Table 10.) The amount per cost consumption unit was only $2.30 per month for the $5 group;

$3.35 for the $10 group; and less than $5 a month for all the groups with incomes of less than $30 a month. It was more than $10 a month only when the family income was more than $175 a month. (Table 11.) The small amount spent for food per cost consumption unit by the lower income families is one of the outstanding facts shown by this study. One may question the adequacy of the diet that can be bought for less than $3.50 per unit per month, even when the price of wheat flour is just under 9 cents per catty, millet flour 6.7 cents per catty, corn flour 5.5 cents, salt turnip 3 cents, and cabbage 1.25 cents per catty, but there can be little doubt that a great many Peiping families spend no more than $3.50 per unit per month.

When the families are grouped according to the number of cost consumption units in the household, it appears —among the lower income families at least—that when the size of the family is increased by one unit, both the total amount and the proportion spent for food are increased, but the amount per unit is reduced from 14 to 19 per cent.

If the Peiping figures are compared with figures from other countries on the basis of the proportion of the budget spent for food, a Japanese primary poverty budget of 200 yen a year is about equal to a Chinese budget of $120 a year; a bare existence budget of $744 gold in Dallas, Texas, to a Peiping budget of $450 a year. A working class family in Bombay, with an income of some 50 rupees a month, uses for food almost the same proportion of the budget as the Chinese families of the $20 group; a family of Russian city workers, receiving 100 roubles a month, as those of the Chinese $35 group; Japx 511 anese wage-earners, with just under 100 yen per month, as the Chinese families receiving $70 a month. For American farming and working-class families, with average incomes ranging from $1,135 to $2,100 gold per year, the figures are about the same as for Peiping families with incomes ranging from $450 to $640 silver per year. (Table 16.)

The expenditure per cost consumption unit for each of the seven food classifications, grain, flour, meat, vegetables, condiments, fruit, and miscellaneous, tended to increase as the family income increased, but at different rates. For the grains, the different income-group averages ranged from $4.05 to $36.40 per unit per year. For the flours, the extremes were $16.20 and $34.95, but there was virtually no increase after the family income went above $40 a month. From $30 to $35 per unit per year evidently purchased a fully adequate supply of flour. For the condiments, the amounts ranged from $3.60 to $27.10, but only in the $300 group was the amount more than $15. The expenditure of the $5 group for vegetables was only 22 cents per unit per month. Even in the $300 group, it was less than $1 per unit per month. Meat for the families in the $5 group cost only 90 cents per unit per year. The amount increased fifty times, to $44.65, as the family income increased to over $300 a month. For the income groups between $90 and $300 a month, the yearly average was ordinarily about $2 per unit per month. This would purchase some seven catties, nine pounds, of meat. Almost no fruit was used by families in the lower income groups. The expenditure was less than 5 cents per unit per month until the family income was more than $35 a month. Even in the groups above $90 a month, the amount ordinarily was about 50 cents per unit per month. It was $1.60 per month for the $300 group, but this was the only average that was more than 65 cents a month. The expenditure for miscellaneous food was only 2 cents per unit per year for the $5 group. It was less than $5 a year for two-thirds of the groups, and over $10 for only two groups. (Table 17.)

More than 50 per cent of the food expenditure was used for flour, in the three lowest income groups. The proportion decreased with surprising regularity as the family income increased, until for the $300 group it was only 18 per cent. For grain, the figures fluctuated around 15 per cent while the family income was below $80 a month. Above that amount, there was a tendency for the percentage to increase because of a large increase in the amount of rice used by the higher income families. If the proportions spent for grain and flour are added together, the sum is more than 71 per cent of the food expenditure for the $5 and $10 groups; and more than 50 per cent of the food budget until the family income is more than $70 a month. Only in the $300 group was the figure less than 40 per cent. (Table 18.)

The money spent for the foods high in protein—meats, milk, nuts—was only 3.2 per cent of the food expenditure of the $5 group; and was less than 10 per cent until the income was more than $25 a month. The figure was between 20 and 25 per cent only when the family income was more than $80 a month. American families use from 36 to 64 per cent of their food expenditure for meat, eggs, milk; and from 9 to 21 per cent for cereals.

Fruit was given only 0.4 per cent of the food budget of the $5 group; and 0.9 per cent for the $10 group. Five

511 per cent of the food expenditure was used for fruit only when the family income was over $100 a month. No group used as much as 10 per cent.

A study of the month-by-month expenditure showed little seasonal fluctuation in the amounts spent for food. The total for January was above the average because the families were getting ready for Chinese New Year and bought about 25 per cent more than the monthly average. This was offset by a corresponding reduction in February. Flour, vegetables and condiments followed closely the changes in the total food expenditure. Because meat was used for the three festival feasts, the meat expenditure shows distinct peaks in January, June and September. Most of the fruit was bought during the summer fruit season, but it was such a small part of the total expenditure that it had little influence on the monthly totals. (Table 19.)

The figures for the individual foods show that, when the family income was less than $10 a month, corn flour was by far the most generally used flour. However, as the family income increased, there was a rapid shift to other flours. Millet flour was the most popular with the $10 and the $15 groups, but was used only in small amounts by families receiving more than $40 a month. As the amount of corn flour and millet flour decreased, the consumption of wheat flour increased. The increase was rapid until the family income was $50 a month, but, in the higher income groups, there was a distinct tendency for the amount to remain fairly constant at about $2 per cost consumption unit per month. This would purchase some 22 catties a month, or approximately one pound per day. Rice was used by all except one family; but in the lower income groups the amounts were small, as the workers of North China do not eat rice regularly. Rice is not grown locally to any extent, and so is relatively expensive. Only in the two highest income groups was the expenditure for rice more than that for wheat flour. (Tables 20 and 21.)

Below $25 a month, the average consumption of grain and flour was approximately one catty per cost consumption unit per day. From $25 to $90 a month, it was about 1.25 catties per day. Above $90, it was a little over 1.5 catties per day. In the $300 group, it was just under two catties per unit per day. (Table 22.)

The largest condiment expenditure was for *hsiang-yu*, sweet-oil made from sesamum, and used in cooking meat and vegetable dishes. In the lowest income group, the amount used was only three catties per cost consumption unit per year. Over $50 a month, the consumption was about one catty per unit per month. Tea-leaves were the second item on the condiment list. Tea-leaves and *hsiang-yu* together accounted for almost one-half the condiment expenditure. *Huang chiang*, a salty yellow sauce made from yellow beans, was the flavoring most generally used by the families in the lower income groups. Even so, below $25 a month the amount was less than one catty per cost consumption unit per month. Above $25 a month, the average amount was between 1 and 1.5 catties per unit per month. For virtually all the income groups, the amount of salt purchased was between 0.75 and 1 catty per unit per month. (Tables 23 and 24.)

Pork was the most popular meat, and its use increased rapidly as the family income increased. Even so, the amount used was only some four pounds or less per cost

511 consumption unit per year, until the family income was more than $20 a month. In the highest income group, the consumption was a little over five pounds per unit per month, 48 catties per year. Mutton was bought by all but one family. In the lower income groups, the amounts used were similar to those of pork; but above $50 a month, there was a distinct tendency for the consumption to be about 15 catties per unit per year, irrespective of the size of the family income. If pork, mutton and beef are combined, the total consumption was only five catties per unit per year for the $10 group; and was less than one catty per month until the family income was more than $25 a month. Between $50 and $175 a month, the average amount was ordinarily between 3.5 and four catties per unit per month. Even in the $300 group, it was less than seven catties per unit per month. (Tables 24 and 25.). An American working-class budget allows 10.5 catties of meat, and 22 catties of meat substitutes, per cost consumption unit per month.[3]

A study was made of the fruit and vegetable expenditure of only 73 families, all of whom had incomes of less than $40 a month. Their average income was $17.90 a month. Cabbage was the vegetable most generally used by these lower income families. The average consumption was 192 catties per family per year, or 2.75 catty ounces per cost consumption unit per day. Eighty per cent of the annual consumption was bought from October to March. Salt vegetables are used as flavoring by all Peiping families. The expenditure for the lower income families averaged 62 cents per cost consumption unit per year. The price of salt turnip being 3 cents per catty, and salt *ke-ta* 4.2 cents, the amount purchased was approximately 1.5 catties per unit per month. For none of the other vegetables did the average expenditure equal $1 per family per year. (Table 26.)

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[3] No. 2.

The fruit expenditure of the 73 families studied averaged less than $1 per cost consumption unit per year. For three-quarters of the individual fruits, the average expenditure was less than 10 cents per family per year. The largest average was 17 cents for persimmons.

Clothing

The clothing expenditure of the lower income groups was small, both in amount and per cent. The average for the $5 group was only $2.30 per family per year. It was less than $30 a year until the family income was over $40 a month; and less than $80 a year until the income was more than $90 a month. Eight families spent less than $1 for clothing during the year; some 32 families spent less than $5; and 97 spent less than $12. At the other end of the scale, eight families spent more than $300 a year for clothing; and 22 spent more than $200.

The average amount per person per year varied from 77 cents to $59.10. It was less than $3 a year for the income groups below $25 a month; and was less than $1 a month until the family income was more than $50 a month. Only when the income was more than $100 a month, was the average more than $2 per person per month. The trend of the increase in the clothing expenditure seems to show that the amount spent per capita tends to be directly related to the size of the family income. (Table 27.)

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Clothing was given less than 6 per cent of the family budget until the family income was more than $30 a month; but the proportion increased as the income increased until it was more than 10 per cent when the family income was more than $100 a month. This tendency to increase is contrary to Engel's law, but agrees with later studies made in other countries.

It has been interesting to find that, even in the higher income groups, these Chinese families spent a smaller proportion of their budget for clothes than Japanese wage-earning and salaried workers do, and less than most groups of families in Western countries.

Housing and Rent

Sixty families owned the houses they lived in, or houses they might have occupied. This was 21 per cent of the families studied. Eighteen per cent of the families with incomes between $25 and $50 a month were home owners; 47 per cent of those receiving more than $100 a month; and 64 per cent of those with incomes of more than $200 a month. Thirty-three families were given houses rent-free during all, or part, of the year. Six families made enough from sub-letting to have their own quarters partly, or entirely, rent-free. Almost one out of every five families moved during the year.

The average family lived in a house of 2.9 *chien,* but 144 families, 44 per cent, were living in only one room. For the different income groups, the average house had less than two *chien* until the family income was more than $35 a month; over four *chien* when the income was more than $60 a month; and was over seven *chien* when the income was more than $150 a month. (Table 28.)

In four families, seven persons were living in one room; and 37 families had five or more persons per room. The average was over three, but less than four, persons per *chien* for families with incomes of less than $25 a month; between two and three for families receiving between $25 and $40 a month; and less than one person per *chien* only when the income was over $100 a month.

Families in the $5 group paid an average of $1.05 a month for rent. The amount increased as the family income increased, but was less than $2 a month for all the income groups below $25 a month. It was over $5 a month when the family income was more than $40 a month; over $10 a month for the income groups above $80 a month; and over $30 a month for the groups receiving more than $200 a month. The average rent per *chien* varied from 78 cents to $4.45 a month. It was less than $2 a month until the family income was over $40 a month; and less than $3 until the income was more than $150 a month.

Families with incomes of less than $35 a month spent, on the average, between 8.5 and 10 per cent of their budgets for rent. Those receiving more than $35 used between 10 and 13 per cent. There is a tendency for the proportion used for rent to increase in the lower groups, but this is not found in the higher income groups. In Western countries, there is a tendency for the proportion to decrease as the income increases, but this is not the case with these Chinese budgets.

HEAT, LIGHT AND WATER

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For their light and their fuel and water supply for the year, the families in the $5 group spent an average of only $16.35. This included 80 cents for water, $2.05 for kerosene, and $13.50 for fuel for both cooking and heating. The amounts used were 3.7 gallons of kerosene, and 1,600 catties—just over one ton—of coal and coalballs. Nine-tenths of the fuel supply was coalballs, the fuel most generally used in Peiping. The expenditure increased as the family income increased until, in the $300 group, it was $204 per family per year. This included $15.85 spent for water, and $52.35 for electricity. In this income group, the fuel supply totaled 630 catties of wood and charcoal, 9,500 catties of coalballs, and 6,600 catties of coal—almost 11 tons of coal and coalballs. The average consumption of kerosene was only 13 gallons per family, as electricity was generally used for lighting. The first regular users of electricity were found in the $40 group. (Tables 30, 31 and 32.)

Fuel for both cooking and heating averaged only eight pounds of coal and coalballs per family per day, for all the families with incomes of less than $25 a month. A fair standard of living in Philadelphia allows 27.5 pounds of coal per day for heating, besides gas for cooking.

Even though the fuel expenditure of the $5 group was small, it was 16.1 per cent of the total budget. The amount increased as the income increased, but the proportion decreased until, in the $300 group, it was only 4.5 per cent. This decrease, although it does not agree with Engel's law, seems to be typical in China and in other countries.

It is interesting to note that, while the proportion of the budget used for heat, light and water decreased as the family income increased, the proportion spent for clothes increased; and that the changes in the two percentages were nearly equal in amount, although opposite in direction. If the two figures are added together, the totals, for two-thirds of the income groups, lie between 15.5 and 18 per cent.

In the lower income groups, the monthly consumption of kerosene showed a regular seasonal variation, 31 per cent above the monthly average in December, and 30 per cent below the average in July. Coalballs show much the same variation, but the largest consumption came in January rather than December. For January, the figures were 32 per cent above the monthly average; and for July, 18 per cent below the monthly average. (Table 33.)

MISCELLANEOUS

The families in the $5 group spent an average of only 80 cents a month for all the items not included under the four headings, "Food," "Clothing," "Rent," and "Fuel." This was 8.5 per cent of their income. For the $40 group, the figures were $13, or 30 per cent; for the $100 group, $47, or 40 per cent; and for the $300 group, $215 a month, or 55 per cent. (Tables 34 and 35.) The proportion spent for "Miscellaneous" increased as the family income increased, and the rate of increase was almost the same as the rate of decrease in the proportion spent for food. If the two percentages are added together, the sum is between 70 and 75 for all but two of the income groups. The details of the items included under the heading "Mis-

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cellaneous" give an interesting picture of the differences in the plane of living of families with different incomes. As might be expected, the amounts for the different items regularly increased, and in most cases the proportion of the budget spent for each item increased, as the family income increased.

Health—Every family spent something for one or more of the health items, but for many families the amounts were small. The total for the year averaged only $1.15 per family in the $5 group; and $1.85 in the $10 group. The family income was $70 a month before the health expenditure was regularly over $10 a year. Even in the higher income groups, the average was generally only between $3 and $4 a month. For most groups, the health expenditure was between 1 and 2 per cent of the family budget.

Entertainment—All but three families spent something for recreation and entertainment. The amount was next to the largest of the miscellaneous items. Naturally, it increased rapidly as the family income increased. Although for the $5 group it was only $1.10 for the entire year, it was more than $1 a month when the family income was more than $25 a month. It was regularly more than $100 a year when the income was above $90 a month; and over $200 a year when the income was more than $150 a month. The total amount spent for entertainment by all the families was only slightly less than the total expenditure for clothes, and more than the amount spent for heat, light and water.

The proportion of the budget spent for entertainment increased as well as the amount. It was less than 2.5 per cent in the lowest income groups, but ordinarily was more than 9.5 per cent for the groups above $90.

Tobacco was used by 217 families, and wine by 215. The average expenditure for tobacco was only 3 cents per month for the $5 group, and 11 cents for the $10 group. It was less than 45 cents until the family income was more than $50 a month, and was over $1 a month for only five groups. In one-third of the income groups, the families using wine bought an average of less than one pint of wine per month; and in one-half the groups, they bought less than one quart a month. The highest income group average was only 95 cents per month. (Table 36.)

Education—Two hundred and two families, 71 per cent, reported some expenditure for newspapers, books, school tuition. Below $40 a month, 45 per cent of the families spent nothing for education. Over $40, only 3.5 per cent failed to report some expenditure under that heading. The amount was only 1 cent a year for the $5 families. Until the income was more than $35 a month, the average amount was less than $1.15 a year. Ordinarily it was not over $7 a year until the family income was more than $70 a month. Over $125 a month, the average was generally over $100 a year.

The average expenditure was less than 0.5 per cent for the groups below $35 a month; between 1 and 2 per cent for the groups between $35 and $100 a month; and between 3.4 and 5.5 per cent above $100 a month, except for the families with children in college. Then it was some 10 per cent of the average budget.

Forty-seven per cent of the families purchased newspapers at some time during the year. Only one-quarter of the families receiving less than $40 a month spent any-

7; Gamble S-E (1926-1927) 1933 AF12 North China AF12

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thing for newspapers, but all of the families receiving more than $100 a month did so; and three-quarters of those with incomes between $40 and $100 a month.

Sixty-two boys and 31 girls, or about one-quarter of the children of school age, attended school at some time during the year. As with newspapers, $40 a month seems to be a dividing point. Below that amount, only 11 per cent of the families paid anything for tuition; but, over that amount, more than 55 per cent of the families paid something for school fees.

Communication—Two hundred and twenty-nine families, 81 per cent, spent something for travel, postage, or other means of communication. The 54 families with no expenditure under this heading all had incomes of less than $30 a month. The average amount was only 1 cent per year in the $5 group, and less than $1 a year for the $10 and the $15 groups. It was more than $1 a month only when the income was more than $70 a month; but was regularly more than $4.50 a month above $100 a month. The percentage figures were less than 1 per cent below $25 a month; between 1 and 2 per cent for the groups between $25 and $90 a month; and over 2 per cent for the groups above $90. The maximum was 5 per cent. Three families employed full-time ricksha men; ten families had bicycles; and one had an automobile. Four families had telephones.

Service—Eighty-six per cent of the families reported some expenditure for service, such as the removal of ashes and night-soil, care of the street lights, part or full-time service. Thirty-four families had one or more servants living with the family. The total number of servants was 47. Only 14 of these were males. A family apparently must have at least $90 a month before it can afford to employ a servant. Only five families with servants had less than that amount; but 60 per cent of the families receiving more than $90 a month had at least one full-time assistant.

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The average wage for the women-servants was a little over $3 a month, besides room and board. Ricksha men were paid $12 a month, but they bought their own food.

The average amount paid for service was less than 45 cents a year for the families with incomes of less than $25 a month. From $25 to $90 a month, it ranged from $1.10 to $5.50; but it was $27.75 for the $90 group, and $145 for the $300 group.

Below $90 a month, the expenditure for service was regularly less than 1 per cent; and, for many of the groups, it was less than 0.5 per cent. Over $90, it ranged from 1.8 to 2.8 per cent of the total budget.

Household Equipment—There were 110 different items on the list of household equipment bought by 273 families. The average expenditure was less than 85 cents a year for the three lowest income groups. From $40 to $100 a month, it was ordinarily between $8 and $10 a year. There was a large increase when the income went over $100 a month. The average for the $100 group was $39.70, more than four times the average for the $90 group. For the $300 group, the average was $150.85, a little more than twice the average of the $150 group.

Below $30 a month, household equipment was less than 1 per cent of the family budget; from $30 to $100, it was ordinarily between 1 to 2 per cent; and over $100, between 2.5 and 3.7 per cent.

Judging from an inventory of the furniture and other household equipment of another group of families with incomes of less than $12 a month, the 80 cents a year spent by the families in our $10 group was 8 per cent of the value of their furnishings.

Contributions—Money sent to parents or other relatives who were not part of the Peiping households, was classed by our families with money given to needy persons outside the family, or to religious or charitable organizations. Thirty-nine families, all with incomes of less than $100 a month, gave money to relatives; 117 families gave money outside the family. The money given to relatives was 63.5 per cent of the total contribution expenditure, and was 86 per cent of the total for the families with incomes of less than $100 a month.

The income group averages for contributions ranged from $1.35 for the $80 group, to $36.50 for the $70 group. The average per family reporting was $4.10 for the $80 group; $4.55 for the $25 group; $42 for the $90 group; and $52.65 for the $60 group.

Contributions were less than 1 per cent of the family budget, for one-half of the income groups. For only three groups was the amount more than 1.5 per cent.

Above $70 a month, contributions, other than money given to relatives, averaged $17.20 per family reporting, for the households with one or more Christian members; $22.15 for one Mohammedan family; and $10.70 for other families. Below $70, the averages for the families reporting were $7 for the Christian families; 4 cents for the Mohammedan families; and 40 cents for the others.

Religion—Two hundred and fifty-seven families, 91 per cent, spent something for incense, paper money, paper gods, lanterns for the Feast of Lanterns, special food eaten at festival time, but the amounts were small. The total expenditure for all the families was only $601. The income group averages for the families reporting varied from 13 cents to $7. There seems to be a tendency for the average to be between $2 and $3 per year when the family income is more than $35 a month. For all of the income groups, the expenditure for religion was less than 1 per cent of the family budget; and for all but five it was less than 0.5 per cent. (Tables 34 and 35.)

Incense was bought by 206 families, paper money by 187 families, paper gods by 123 families. The total expenditure was incense $128; paper money $85; paper gods $22. (Table 37.)

Incidentals—All but four families spent something for one or more of the items included under the heading "Incidentals." For individual families, the amounts varied from 6 cents to $418, but the income group averages ranged from 75 cents to $147 a year. Below $30 a month, the averages were all less than $8 a year. Below $100 a year, only three averages were more than $20 a year. Above $100 only one was less than $70. Wedding and funeral expenses were partly responsible for the large averages in the higher income groups.

The expenditure for incidentals was between 2 and 3 per cent of the budget for more than one-half the income groups. It was less than 1 per cent for only the $5 and $10 groups, and more than 3 per cent for only five groups. Those five all had incomes of more than $70 a month.

Weddings and Funerals—The accounts of ten weddings, 17 funerals, one engagement party, and one birthday party, give the details of those outstanding events

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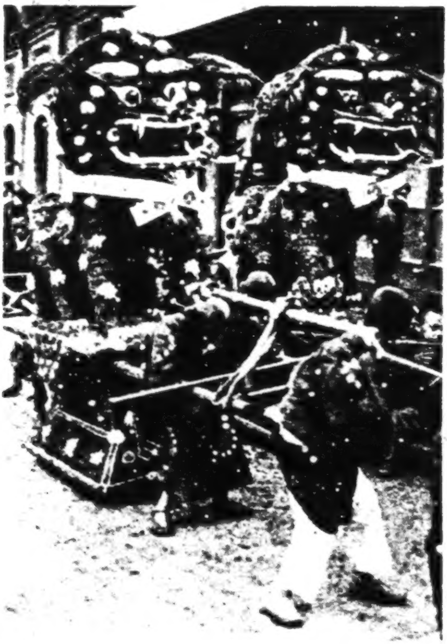
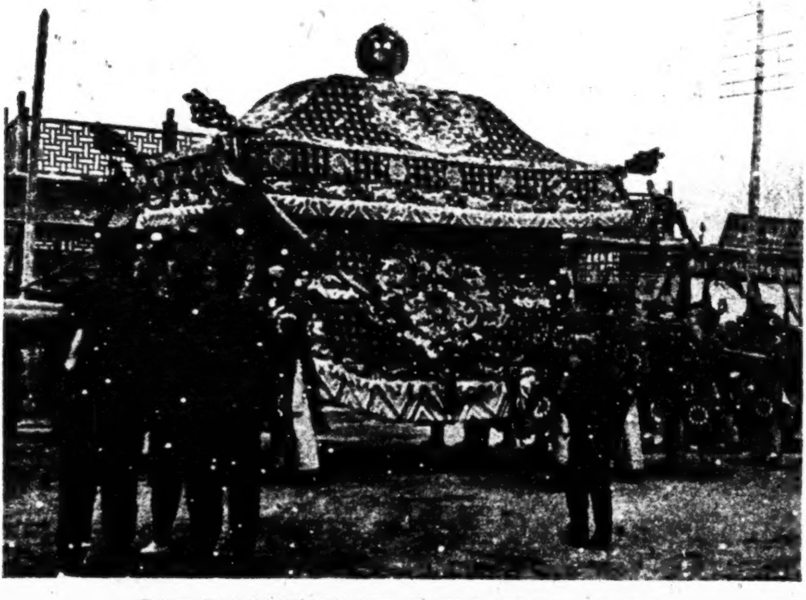


FUNERAL LIONS

These lions, made of evergreen, paper and kaoliang stalks, will be burned so they can sit in front of the deceased's spiritual yamen.



CATAFALQUE ON ITS WAY TO THE GRAVE

This one, part of an expensive funeral, is carried by thirty-two men.

[FACING P 308]

511 in the economic and social life of the families. The wedding expenditure ranged from $61.10 to $853.75. The smallest amount was spent for the wedding of the daughter of a ricksha man. His average income was $17.75 a month. The most expensive wedding was that of a son of a family that had an income of some $250 a month.

The funerals cost from $1.82 to $744.85. The $1.82 funeral was for the two-year-old younger son of a family with an income of $14 a month. Other funerals for children less than three years old all cost less than $9. The most expensive funeral was that of a sixty-four-year-old widow who had been living alone. Evidently her relatives used some of her property to give her a specially fine funeral.

In terms of family income, the wedding expenses ranged from 1.5 to 9 times the average monthly income; but for one-half of them the expenditure was from 4 to 4.5 months' income. The children's funerals cost from one-eighth to one-seventh of a month's income, those for older people from 1.25 to 45 months' income. If no funeral feast was served, the outlay ordinarily was from 1.25 to 1.5 months' income. With a feast, the total cost was usually between 2.5 and 5.5 times the average monthly income.

In order to distribute the burden of the expense of a wedding, funeral, or other special event, it is customary in Peiping for friends who attend to give presents of money. The presents received varied from $27 to $600, for the weddings; and from $3.45 to $300, for the funerals. In some cases, the presents amounted to more than the entire outlay, but ordinarily the wedding gifts range

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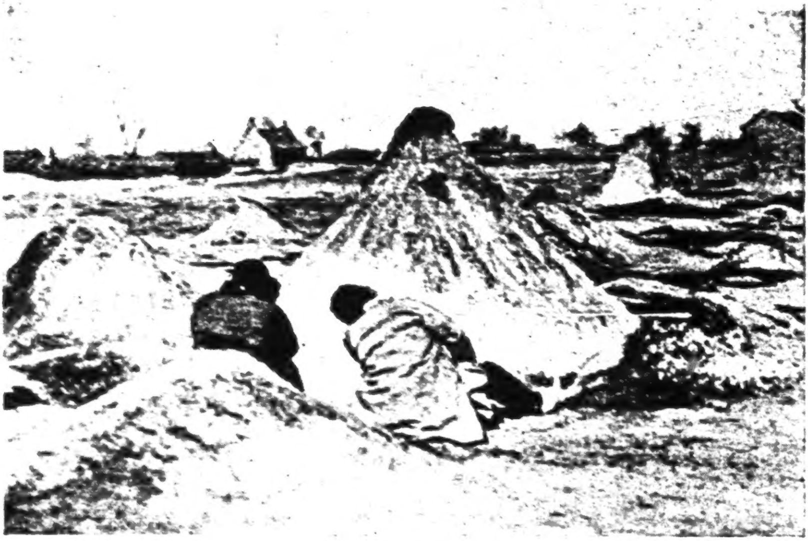
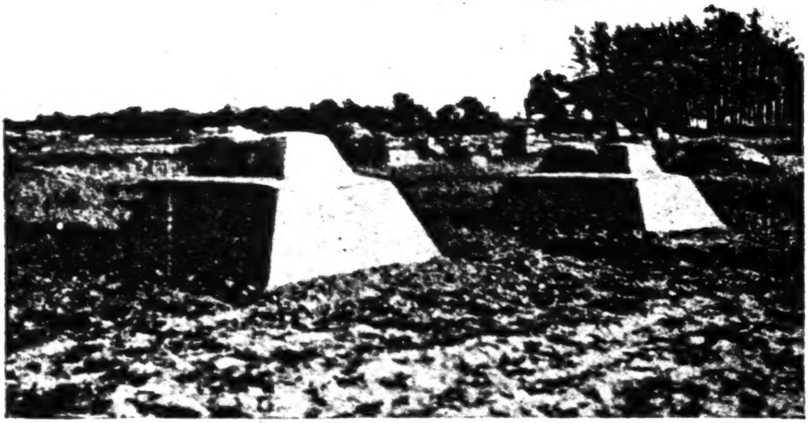


CHINESE GRAVE MOUNDS
Women wailing before the grave of their dead on Chinese New Year's Day.



MOHAMMEDAN GRAVE MOUNDS
Quite different from the usual cone-shaped Chinese grave.

[Facing p. 309]

from one-quarter to one-half the total expenditure, and the funeral gifts from one-fifth to one-half.

Surplus and Investment—According to the accounts, 200 families, 71 per cent, lived within their incomes and were able to save money. This surplus was the largest of the miscellaneous items. In six income groups, it was more than one-half the total for miscellaneous. The income-group averages ranged from $6.40 a year for the $5 group, to $1,135 a year for the $300 group. The amount was more than $50 a year for all of the groups receiving $30 or more a month; and more than $100 a year for those receiving more than $60 a month. One hundred and fifty-two families invested part of their surplus, lent money to others, reduced outstanding loans. Forty-two families were members of one or more savings societies to which they made regular payments, and from which they occasionally withdrew funds. There was an unexpended surplus on 175 accounts. (Table 34.)

For seven income groups, the average surplus was less than 10 per cent of the total budget. Four of these groups had incomes of less than $25 a month, but three had more than $100 a month. The average was more than 20 per cent for four groups, the $60, the $80, the $200 and the $300 groups. (Table 35.)

In all but one of the 12 income groups receiving less than $90 a month, more than 60 per cent—and in four groups over 80 per cent—of the accounts showed a surplus. Over $90 a month, the proportion was less than 50 per cent in three groups; and in two of these, it was less than 35 per cent. Previous savings evidently made it possible for more of the higher income families to spend money for needs that could not be met out of current income.

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APPENDICES

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APPENDIX I

GLOSSARY

104 *chiang-yu,* bean sauce.

chiao-tzŭ, meat dumpling.

ch'ieh mien, a variety of noodles.

chien, carbonate of soda.

chien, space between two roof trusses; in smaller houses a room is one chien.

chih-ma chiang, sesamum sauce.

chu-po-po, meat dumpling.

fan ch'ien, tip, or food money.

fên chia, to divide the family property.

hsiang ts'ai, sweet vegetable.

hsiang-yu, sweet-oil made from sesamum.

hsiao-mi mien, mixture of bean and millet flour, corn flour is also added to some of the cheaper grades.

hsi mien, happy noodles; a variety of noodles used for weddings and other special occasions.

huang chiang, salty yellow sauce made from yellow beans.

i ti, public graveyard.

k'ang, raised brick bed.

kaoliang, a non-saccharine sorghum grown for its grain. Its leaves are used for stock food; its stalks for fuel and in construction work.

ke-ta, vegetable usually salted and used as flavoring.

kua-mien, a variety of noodles.

Kuo Min Chün, The People's Army, under Feng Yu-hsiang.

kung la, candle for use in religious observances.

lao-ping, wheat-flour cakes.

la-pa-chou, porridge eaten on the eighth of the Twelfth Moon.

ma-hua, fried bread.

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104 *mai lu ch'ien,* paper money used for funerals.

man-t'ou, steamed bread.

mien-pao, baked yeast bread.

min-i p'u, "hell clothes stores"; shops that make the paper houses, carts, clothes, figures burned during funeral and memorial services.

nien-kao, New Year's cake.

p'ai-lou, ornamental gateway.

p'ing-an, peace.

sha-kuo, sand apple.

shao-ping, wheaten cakes sprinkled with sesamum seed.

suan ts'ai, pickled cabbage.

t'ao k'u, hip-length padded leggings.

tien-hsin, general term for cakes, also light lunch eaten before the regular morning meal.

tsung-tzŭ, balls of glutinous rice and dates eaten on the fifth of the Fifth Moon.

tzŭ-sun po-po, "sons and grandsons dumplings," presented to a bride and groom.

tzŭ ts'ai, purple vegetable.

wo-wo t'ou, corn-meal cakes.

yang la, foreign-style candle.

yüan hsiao, balls of rice flour filled with melon seeds, candied fruit, eaten at New Year's.

yu-t'iao, batter fried in deep oil.

APPENDIX II

TABLE 1

Family Origin

Monthly Income	Peiping		Hopei		Shantung		Other	
	No.	Per cent	No.	Per cent	No.	Per cent	No.	Per cent
Below $25	87	75	24	21	4	3	1	1
$25—49	44	62	17	24	9	13	1	1
$50—74	17	49	10	28	6	17	2	6
$75—100	10	44	9	39	1	4	3	13
Over $100	12	32	12	32	8	21	6	15
Total	170	60	72	25	28	10	13	5

TABLE 2

Number of Families and Persons, Average Number of Persons, and Cost Consumption Units Per Family

Monthly Income	Families	Persons	Persons per Family	C. C. U. per Family
All	283	1312	4.6	3.2
$ 5— 9[1].........	3	9	3.0	2.3
10— 14..........	27	92	3.4	2.4
15— 19..........	[illegible]	245	4.1	2.9
20— 24..........	26	122	4.7	3.3
25— 29..........	19	82	4.3	2.9
30— 34..........	20	84	4.2	2.9
35— 39..........	16	81	5.1	[illegible].2
40— 49..........	16	63	3.9	2.6
50— 59..........	19	70	3.7	2.6
60— 69..........	9	50	5.6	3.6
70— 79..........	9	36	4.0	3.1
80— 89..........	12	72	6.0	4.1
90— 99..........	9	47	5.2	3.7
100—124..........	11	56	5.1	3.9
125—149..........	4	30	7.5	4.4
150—174..........	6	39	6.5	4.8
175—199..........	3	16	5.3	4.1
200—299..........	8	69	8.6	5.8
300—	6	49	8.2	5.4

[1] Limits for income groups, $5.00-$5.99, $10.00-$14.99, etc. To simplify tables, figures to right of decimal point have been omitted.

TABLE 3

162

Age and Sex—Number in Five-Year Age Groups

Age	Male	Female	Total
1— 5	58	63	121
6—10	60	63	123
11—15	66	81	147
16—20	57	68	125
21—25	51	50	101
26—30	69	64	133
31—35	49	52	101
36—40	65	62	127
41—45	40	39	79
46—50	45	38	83
51—55	20	31	51
56—60	23	28	51
61—65	15	13	28
66—70	12	11	23
71—75	3	2	5
76—80	..	2	2
81—85	..	1	1
N. D.	5	6	11
Total	638	674	1312

TABLE 4

Occupations—Men

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Clerk and Accountant	47
Contractor	1
Doctor	2
Fortune-teller	1
House Owner	12
Inn Keeper	1
Librarian	1
Money Lender	2
Musician	2
Office Manager	1
Preacher	6
Story-teller	1
Teacher	21
Translator	2
Army	3
Police	6
Post Office	8
Railroad	3
Telegraph	1
Telephone	2
Barber	1
Bird Catcher	3
Cloth Worker	1
Carpenter	5
Chauffeur	1
Cook	6
Coalball Maker	3
Embroidery Worker	1
Glasses Grinder	1
Hair Ornament Maker	1
Machinist	1
Mason	6
Mat Shed Builder	3
Medicine Maker	3
Painter	1
Paper Flower Maker	1
Paper Hanger	5
Pen Maker	1
Printer	3
Shoemaker	5
Electric Company	24
Storekeeper	17
Peddler	25
Store Clerk or Worker	13

Occupations—Men—(Continued)

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Camel Driver	1	Push-cart Man	3
Catafalque Bearer	1	Ricksha Man	46
Coolie	3	Servant	13
Gatekeeper	3	Street Sprinkler	1
Laundry Man	1	Wagon Driver	7
Porter	7		

Occupations—Women

Actress	1	Servant	6
Doctor	1	Sewing and Washing	58
House Owner	2	Teacher	5
Match Company	1	Thread Maker	1
Nurse	6	Toothbrush Maker	9
Paper Flower Maker	2	Weaving	4
Peddler	1	N. D.	1

TABLE 5

Monthly Wage Rates for Different Occupations

465

Occupation	Wages
Coalball Maker	room and $ 8
Servant	12
Shoemaker	12
Gatekeeper	12 and 15
Policeman	13 to 16
Carpenter	14
Mason	12 and 16
Camel Driver	15
Ricksha Man (with ricksha)	18
" " (without ricksha)	12
Wagon Driver	20
Chauffeur	20
Private Telephone Operator	20
Glasses Grinder	30
Clerk	14 to 90
Post-office Sorters and Clerks	20 to 35
Employee of Electric Company	17 to 100
Boiler Room	20 to 60
Engine Room	45 to 100
Pastor of a Church	usually house and 35 to 65
Teacher	14 to 80
School Proctor	90
Librarian	100
Middle School Principal	house and 150
Middle School Dean	house and 185
College Professor	280
Doctor	house and 125
Station Master	150
Railroad Telegraph Operator	195
Woman In-servant	food, etc., and 2.50 to 3.50
Woman Out-servant	12 and 16
Hospital Nurse	15

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TABLE 6

434 **INCOME: Amounts Received from Different Sources by 283 Families During One Year, and Number of Families Receiving Income from Each Source**

	No. of Families	Amount		Per Cent	
Wages	272		$141,042.59		73.1
Rent	113		29,826.44		15.3
1—Free Rent	93	11,864.91		6.1	
2—Rent Received From Property	68	17,961.53		9.2	
Interest	99		5,508.79		2.9
Miscellaneous	176		5,629.10		2.9
Capital	71		7,884.85		4.1
Deficit	38		3,264.51		1.7
Total			$193,156.28		100.0

TABLE 7

Average Income from Various Sources—Amount Received Per Month by Families in Different Income Groups

Monthly Income	Wages	Rent	Interest	Miscellaneous	Capital	Total
No. Reporting	272	113	99	176	83	
$ 5— 9	$ 6.53	..	..	$ 1.00	$1.14	$ 8.67
10— 14	10.93	$ .29	$ .05	1.27	.32	12.86
15— 19	15.60	.47	.01	1.11	.70	17.89
20— 24	18.06	1.22	.40	1.19	.92	21.79
25— 29	23.94	1.38	.08	.93	.62	26.95
30— 34	26.26	2.69	.26	.45	2.62	32.28
35— 39	29.50	5.56	.39	.98	1.08	37.51
40— 49	31.54	6.24	2.72	1.44	1.98	43.92
50— 59	38.50	13.44	.27	.33	.99	53.53
60— 69	40.91	11.87	10.32	.49	.05	63.64
70— 79	57.77	7.34	1.33	3.60	3.34	73.38
80— 89	67.22	14.85	.58	.24	1.35	84.24
90— 99	72.03	10.15	2.15	2.06	9.52	95.91
100—124	74.23	21.05	4.30	4.17	10.55	114.30
125—149	64.54	22.35	8.02	3.92	38.80	137.63
150—174	118.46	28.88	3.75	2.77	6.09	159.95
175—199	118.11	20.00	10.39	25.00	12.17	185.67
200—299	171.51	52.85	10.86	3.24	...	238.46
300—	248.40	79.03	5.64	4.25	40.46	377.78

TABLE 8

Average Percentage of Income Received from Various Sources by Families in Different Income Groups

434

Monthly Income	Wages	Rent	Interest	Misc.	Capital
$ 5— 9	74.1	..	..	11.8	14.1
10— 14	84.3	2.4	0.4	10.0	2.9
15— 19	87.2	2.5	0.1	6.2	4.0
20— 24	82.8	5.7	1.8	5.6	4.1
25— 29	88.6	5.2	0.3	3.5	2.4
30— 34	81.4	8.2	0.8	1.4	8.2
35— 39	78.5	14.9	1.1	2.6	2.9
40— 49	71.5	14.4	6.5	3.3	4.3
50— 59	71.8	25.3	0.5	0.6	1.8
60— 69	64.6	18.7	15.8	0.8	0.1
70— 79	79.0	9.9	1.8	4.7	4.6
80— 89	80.1	17.4	0.7	0.3	1.5
90— 99	75.5	10.4	2.2	2.1	9.8
100—124	65.2	18.8	3.7	3.4	8.9
125—149	46.5	16.4	5.6	2.8	28.7
150—174	73.8	18.2	2.3	1.8	3.9
175—199	63.1	11.2	5.3	13.7	6.7
200—299	72.4	21.7	4.6	1.3	..
300—	66.8	20.3	1.2	1.1	10.6

TABLE 9

EXPENDITURE: Amounts Spent by 283 Families During One Year for Different Budget Items

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	Amount		Per Cent	
Food		$66,543.35		34.5
Clothing		16,333.83		8.4
Rent		22,195.30		11.5
Heat, Light, Water		14,442.38		7.5
Miscellaneous		73,641.42		38.1
Education	$5,239.00		2.7	
Communication	4,439.95		2.3	
Contributions	2,142.19		1.1	
Health	3,596.88		1.9	
House Equipment	3,633.83		1.9	
Labor	2,692.26		1.4	
Entertainment	15,031.21		7.8	
Religion	601.35		0.3	
Capital and Surplus	30,624.05		15.8	
Incidentals	5,651.70		2.9	
Total		$193,156.28		100.0

TABLE 10

X
511

Average Amount Spent Per Month for the Main Budget Items by Families in Different Income Groups

Monthly Income	Food	Clothing	Rent	Heat	Misc.
$ 5— 9	$5.28	$ .19	$1.04	$1.36	$ .81
10— 14	8.02	.67	1.15	1.43	1.61
15— 19	10.43	.74	1.73	2.21	2.77
20— 24	11.99	1.15	1.98	2.48	4.20
25— 29	13.55	1.61	2.54	2.73	6.53
30— 34	15.19	2.41	2.66	3.20	8.82
35— 39	16.61	2.43	4.06	3.42	10.99
40— 49	18.35	3.38	5.46	3.38	13.36
50— 59	19.82	4.85	6.70	4.09	18.07
60— 69	23.56	3.08	9.12	4.91	22.97
70— 79	26.10	6.52	8.30	5.20	27.25
80— 89	30.40	6.14	10.84	6.21	30.66
90— 99	31.53	9.04	10.97	7.52	36.86
100—124	36.53	11.70	11.61	7.70	46.76
125—149	40.87	14.73	15.69	9.93	56.41
150—174	42.12	18.60	30.97	13.19	55.08
175—199	41.51	21.67	23.54	7.63	91.32
200—299	50.49	19.57	31.28	12.56	124.57
300—	72.90	40.22	32.79	16.99	214.85

TABLE 11

Average Expenditure for Food Per Capita and Per Cost Consumption Unit Per Month

Monthly Income	Per Capita	Per C. C. U.
$5— 9	$1.76	2.29
10—14	2.36	3.37
15—19	2.55	3.57
20—24	2.55	3.66
25—29	3.15	4.65
30—34	3.62	5.23
35—39	3.26	5.20
40—49	4.70	7.01
50—59	5.37	7.56
60—69	4.21	6.49
$70— 79	$6.52	8.33
80— 89	5.07	7.40
90— 99	6.07	8.63
100—124	7.17	9.30
125—149	5.45	9.34
150—174	6.45	8.87
175—199	7.85	10.12
200—299	5.87	8.72
300—	8.90	13.43

TABLE 12

Average Percentage of Expenditure Used for the Main Budget Items by Families in Different Income Groups

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Monthly Income	Food	Clothing	Rent	Heat	Misc.
$ 5— 9	60.9	2.2	12.4	16.1	8.4
10— 14	62.6	5.3	8.8	11.0	12.3
15— 19	58.4	4.1	9.7	12.3	15.5
20— 24	55.0	5.4	9.0	11.4	19.2
25— 29	50.4	5.9	9.5	10.1	24.1
30— 34	47.3	7.3	8.3	10.0	27.1
35— 39	44.4	6.5	10.9	9.2	29.0
40— 49	41.6	7.6	12.5	7.7	30.6
50— 59	37.2	9.1	12.6	7.6	33.5
60— 69	37.0	4.8	14.3	7.7	36.2
70— 79	35.6	8.9	11.3	7.1	37.1
80— 89	36.1	7.3	12.8	7.3	36.5
90— 99	32.9	9.5	11.4	7.9	38.3
100—124	32.3	10.2	10.2	6.8	40.5
125—149	29.4	10.8	11.5	7.3	41.0
150—174	26.7	11.6	19.4	8.2	34.1
175—199	22.5	11.7	12.8	4.1	48.9
200—299	21.3	8.4	13.1	5.3	51.9
300—	19.6	11.1	9.4	4.5	55.4

TABLE 13

Average Expenditure for Food Per Cost Consumption Unit Per Month, and Average Family Income Per Month—Families Grouped According to Number of Units in the Family

C. C. U. In Family	Number Families	Average Food per C. C. U.	Average Income
0.6—1.5	3	$13.28	$39.66
1.6—2.5	97	6.03	32.70
2.6—3.5	89	6.23	46.77
3.6—4.5	60	5.83	77.74
4.6—5.5	22	5.64	79.42
5.6—6.5	8	5.54	146.24
6.6—7.5	3	9.54	275.05
15	1	4.35	241.60

TABLE 14

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Average Percentage of Expenditure Used for Main Budget Items —Families Grouped According to Amount of Income Per Cost Consumption Unit Per Month

Monthly Income Per Cost Consumption Unit	No. of Families	Food	Clothing	Rent	Heat, Light	Misc.
Under $5.00	30	65.0	4.5	8.7	11.2	10.6
$5.00— 7.49	60	57.6	6.2	10.2	11.6	14.4
7.50— 9.99	44	53.0	5.0	9.9	11.6	20.5
10.00—12.49	18	47.3	5.4	11.7	9.4	26.2
12.50—14.99	18	45.5	5.9	12.8	10.8	25.0
15.00—17.49	19	41.5	6.3	12.2	9.1	30.9
17.50—19.99	17	40.7	10.2	11.7	9.0	28.4
20.00—24.99	16	35.7	10.7	11.1	7.5	35.0
25.00—29.99	23	31.8	8.7	13.8	6.6	39.1
30.00—34.99	10	27.5	10.5	11.0	6.2	44.8
35.00—39.99	10	29.8	8.4	9.5	6.9	45.4
40.00—44.99	3	35.9	12.7	9.6	9.5	32.3
45.00—49.99	3	27.2	8.8	21.4	6.5	36.1
50.00—59.99	6	20.1	9.5	8.6	5.7	56.1
60.00—79.99	4	21.1	13.2	7.2	3.9	54.6
Over 100.00	2	14.6	5.3	6.2	4.5	69.4

TABLE 15

Peiping and Shanghai Working-Class Budgets[1]—Amount and Distribution of Expenditure

	Monthly Expenditure	Number in Family	Food	Clothing	Rent	Fuel	Misc.
1.[4]	$35.85	5.00	42.0%	11.0%	14.0%	7.0%	26.0%
2.	21.93	3.89[2]	56.3	10.3	11.6	7.5	14.2
3.	21.34	5.00	52.0	10.0	13.0	9.0	16.0
4.	21.00	4.00	64.4	9.5	9.5	7.1	9.5
5.	16.91	4.58	71.2	6.8	7.5	11.3	3.1
6.	15.00	2.00	66.6	6.7	10.0	10.0	6.7
7.	14.25	5.30	75.0	5.0	8.0	9.0	3.0
8.	13.75	3.32[2]	61.3	4.0	11.4	13.5	9.8
9.	12.95	5.00	73.8	6.6	11.1	[3]	8.5
10.	11.52	5.60	87.0	2.5	8.0	[3]	2.5

[1] No. 32, Bibliography.

[2] Adult Male Equivalent.

[3] Included in Food.

[4] Studies made by:

1, 3—M. T. Chu, Shanghai, 1926.
2, 5, 8—Social Research Institute, Peiping, 1926-28.
4, 6—G. E. Sokolsky, Shanghai, 1926.
7—S. D. Gamble, Peiping, 1924.
9, 10—Dr. Louise Morrow, Peiping, 1923.

TABLE 16

Percentage Distribution of Expenditure for the Principal Items in the Budgets of Families in Different Countries

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Study	Annual Income	Food	Clothing	Rent	Heat	Misc.
Australia[1]	$970	41.2%	13.6%	12.4%	4.5%	28.3%
Belgium[2]	Fr. 856	65.8	13.2	8.7	5.5	5.8
India (Bombay)[3]	Rup. 630	56.8	9.6	7.7	7.4	18.5
India (Bombay)[4]	Rup. 1800	43.4	10.4	14.8	5.5	25.9[a]
Japan:						
Primary Poverty[5]	Y. 200	65.0	6.0	12.0	[b]	17.0
Efficient Standard[5]	Y. 960	35.0	10.0	17.0	[b]	38.0
Manual Workers[6]	Y. 1097	35.1[c]	13.0	12.2[d]	4.8	34.9
Salaried Workers[6]	Y. 1492	29.4[c]	13.8	14.6[d]	4.8	37.4
Russia (Large Cities)[7]	R.1214	45.1	19.4	7.2	6.1	22.4
Saxony[2]:						
Working Class	below Fr. 1200	62.0	16.0	12.0	5.0	5.0
Well-to-do	over Fr. 3000	50.0[c]	18.0	12.0	5.0	15.0
U. S. A.:						
Farm Families[8]	$1983	39.5	13.8	11.6	7.2	28.0
Nat. Ind. Conf. Bd.[9]		43.1	13.2	17.7	5.6	20.4
Dallas, Texas[10]:						
Lowest Bare Exist.	$744	48.2	18.2	19.3	6.7[e]	7.6
Average Budget	$1134	45.0	12.6	14.5	9.1[e]	18.8
New York City[11] (Relief by C.O.S.)		40.0	15.4	32.3	[f]	12.3
Philadelphia[12]	$1637	40.4	18.3	14.7	4.6	22.0
San Francisco:						
Semi-Skilled[13]	$2100	38.0	11.2	17.9	3.6	29.3
Professional[14]	$6500	16.0	13.7	20.7	3.3	46.3
Peiping	L. C. $210	58.2	4.6	9.4	11.8	16.0
Peiping	$2860	21.3	8.4	13.1	5.3	51.9

[1] No. 1. [2] No. 15. [3] No. 3. [4] No. 4. [5] No. 31. [6] No. 29. [7] No. 40. [8] No. 27. [9] No. 34. [10] No. 13. [11] No. 8. [12] No. 2. [13] No. 24. [14] No. 25.

[a] Includes 2.5% spent for bedding and household necessities.

[b] Heat included in Miscellaneous.

[c] Drinks and tobacco moved from Food to Miscellaneous.

[d] Repairs, furniture, furnishings shifted to Miscellaneous. Water to Heat.

[e] Maintenance and Operation.

[f] Rent includes Heat and Upkeep.

TABLE 17

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511

Average Expenditure for Different Food Classifications: Amount Per Cost Consumption Unit Per Year

Monthly Income	Grain	Flour	Condiments	Meat	Vegetables	Fruit	Misc.	Total Per Month
$ 5— 9..	$4.04	$16.20	$3.61	$ .91	$2.61	$ .13	$ .02	$2.29
10— 14..	7.06	22.28	4.32	2.66	3.27	.36	.52	3.37
15— 19..	5.96	22.28	5.16	2.96	3.46	.38	2.63	3.57
20— 24..	5.93	21.19	5.79	4.06	3.83	.60	2.49	3.66
25— 29..	9.29	26.98	6.88	5.60	4.84	.58	1.58	4.65
30— 34..	10.54	26.47	7.97	7.67	5.28	1.36	3.45	5.23
35— 39..	8.44	28.51	7.84	8.01	5.56	1.07	2.96	5.20
40— 49..	14.60	29.55	11.11	13.07	6.51	2.22	7.03	7.01
50— 59..	12.79	32.23	13.34	17.04	7.54	2.56	5.08	7.56
60— 69..	13.12	27.42	9.53	15.52	7.09	2.65	2.47	6.49
70— 79..	14.32	33.21	12.53	17.47	7.75	3.50	11.16	8.33
80— 89..	14.98	28.18	11.05	19.13	7.16	3.53	4.82	7.40
90— 99..	17.94	31.05	15.26	23.62	9.40	5.23	1.00	8.63
100—124..	22.37	34.89	13.67	22.97	8.28	5.82	3.64	9.30
125—149..	17.61	34.93	15.02	26.46	8.19	6.68	3.19	9.34
150—174..	24.62	32.07	13.56	20.84	8.09	4.19	3.06	8.87
175—199..	19.97	32.81	13.83	33.79	5.90	6.64	8.53	10.12
200—299..	20.78	25.92	14.33	22.76	7.01	7.31	6.63	8.72
300— ..	36.39	33.53	27.10	44.63	11.40	19.00	10.93	13.43

TABLE 18

Percentage of Total Food Expenditure Used for Different Food Classifications

Monthly Income	Grain	Flour	Condiments	Meat	Vegetables	Fruit	Misc.
$ 5— 9...	14.3%	59.8%	12.6%	3.2%	9.6%	.4%	.1%
10— 14...	16.8	55.1	11.	6.7	8.2	.9	1.3
15— 19...	14.1	52.3	12.2	7.1	8.2	.9	5.2
20— 24...	13.4	48.4	13.2	9.4	8.8	1.4	5.4
25— 29...	16.4	48.4	12.7	10.1	8.9	1.1	2.4
30— 34...	16.	41.9	13.	12.1	8.5	2.2	6.3
35— 39...	13.5	45.6	13.	13.1	9.1	1.7	4.0
40— 49...	16.5	36.	13.	15.4	7.7	2.7	8.7
50— 59...	13.8	36.2	14.7	18.6	8.2	2.9	5.6
60— 69...	16.	34.8	12.2	19.2	8.9	3.3	5.6
70— 79...	14.	32.7	12.4	17.3	7.6	3.3	12.7
80— 89...	17.6	30.8	12.5	21.9	8.	3.8	5.4
90— 99...	18.	29.2	15.3	23.	9.	4.7	.8
100—124...	19.9	31.5	12.5	20.1	7.5	5.1	3.4
125—149...	16.	30.5	13.6	23.7	7.2	5.8	3.2
150—174...	22.	30.3	12.6	19.9	7.6	4.	2.7
175—199...	16.4	26.2	11.4	28.1	4.8	5.7	7.4
200—299...	19.9	24.5	13.6	22.1	6.6	7.	6.3
300— ...	20.3	18.	14.9	24.6	6.4	9.3	6.5

TABLE 19

Monthly Expenditure for Different Kinds of Food Expressed as Per Cent of Average Monthly Expenditure. Figures Are Average of Averages for the $10, the $15 and the $20 Groups

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[Monthly Average = 100]

	Grain & Flour	Condiments	Meat	Vegetables	Fruit	Total
December	101.4	98.3	80.5	115.9	51.4	99.6
January	113.4	109.4	174.6	128.8	72.7	117.2
February	82.0	96.6	117.5	75.0	81.9	85.9
March	96.7	91.0	90.8	76.2	36.9	92.9
April	96.2	93.4	94.9	82.8	48.4	94.2
May	100.4	96.6	73.2	81.1	34.4	95.4
June	99.5	98.4	96.4	102.2	64.7	99.6
July	100.8	99.6	65.5	105.9	171.8	99.6
August	103.2	106.1	75.4	106.9	169.5	103.0
September	101.7	107.5	138.5	99.0	279.7	107.5
October	106.0	102.6	94.7	111.5	110.2	105.3
November	99.3	100.4	97.9	114.8	77.9	100.1

TABLE 20

Average Expenditure for the Principal Grains—Amount Per Cost Consumption Unit Per Year

Monthly Income	Rice	Millet	Corn	Kaoliang
No. Using	279	257	173	153
$ 5— 9	$1.81	$1.73	..	$.04
10— 14	3.26	2.86	$.27	.64
15— 19	3.98	1.36	.17	.41
20— 24	4.59	.98	.11	.23
25— 29	8.16	.46	.11	.18
30— 34	8.37	1.55	.05	.69
35— 39	6.42	1.35	.25	.36
40— 49	13.70	.73	.09	.04
50— 59	12.06	.72	.03	.08
60— 69	12.70	.07	.08	.04
70— 79	13.14	.65	.12	.42
80— 89	13.56	.23	.06	.05
90— 99	17.33	.35	.05	..
100—124	20.56	1.05	.03	.26
125—149	17.06	.42	.06	.02
150—174	22.94	1.60	.11	.08
175—199	20.97	.38	.09	.03
200—299	19.65	.55	.09	.20
300—	34.46	1.26	.28	.16

TABLE 21

x
51)

Average Expenditure for the Principal Flours—Amount Per Co Consumption Unit Per Year

Monthly Income	Wheat	Millet	Corn	Buck-wheat	Noodles	Bread, etc.
No. Using	280	265	233	189	215	272
$ 5— 9	$2.33	$4.68	$7.06	$1.80	$.07	$.08
10— 14	7.82	7.17	4.68	1.55	.15	.46
15— 19	8.87	7.13	4.15	1.17	.11	.53
20— 24	9.62	7.05	1.96	1.00	.14	1.03
25— 29	17.40	4.79	1.82	.80	.18	.98
30— 34	17.18	4.74	1.22	.81	.27	1.81
35— 39	16.45	7.85	1.31	.72	.14	1.79
40— 49	23.09	1.75	.50	.71	.37	3.20
50— 59	25.90	2.17	.33	.10	.36	2.89
60— 69	21.40	1.18	.57	.08	.28	3.64
70— 79	26.60	1.39	.24	.06	.57	3.42
80— 89	22.92	.75	.23	.08	.58	3.41
90— 99	24.92	.61	.21	..	.54	4.41
100—124	26.30	.83	.30	.03	.84	5.88
125—149	25.50	.20	.81	.01	.53	6.97
150—174	27.80	.76	.74	..	.62	2.36
175—199	25.80	.48	.29	.01	.67	6.27
200—299	17.00	.70	1.35	.07	.78	6.30
300—	23.68	.54	.14	..	1.44	7.61

TABLE 22

Average Quantities of Grain and Flour—Catties Per Cost Consumption Unit Per Year

Monthly Income	Rice	Millet	Wheat Flour	Millet Flour	Corn Flour	Buck-wheat Flour	Grain & Flour Per Da
Price	$.083	$.074	$.0895	$.067	$.055	$.066	
$ 5— 9	22	23	26	69	129	27	0.8
10— 14	38	39	87	107	90	23	1.1
15— 19	48	18	99	106	79	18	1.0
20— 24	54	13	108	105	38	15	0.9
25— 29	99	6	196	71	35	12	1.2
30— 34	101	21	194	71	23	12	1.2
35— 39	77	18	184	117	28	11	1.2
40— 49	167	10	262	27	10	11	1.3
50— 59	146	9	290	33	6	1	1.3
60— 69	152	1	239	18	11	1	1.2
70— 79	159	9	297	21	5	1	1.3
80— 89	163	3	256	11	4	1	1.2
90— 99	208	5	278	9	5	..	1.5
100—124	235	14	294	12	5	..	1.5
125—149	204	6	285	3	16	..	1.6
150—174	274	22	308	11	14	..	1.7
175—199	252	5	288	7	5	..	1.5
200—299	233	7	190	10	25	1	1.3
300—	411	17	267	8	4	..	1.9

TABLE 23

Average Expenditure for Principal Condiments—Amount Per Cost Consumption Unit Per Year

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Monthly Income	Sweet-Oil	Lard	Chiang Yu	Huang Chiang	Salt	Vinegar	Sugar	Tea
No. Using	280	270	279	279	280	280	276	278
$ 5— 9	$1.05	$.41	$.05	$.43	$.47	$.06	$.01	$.86
10— 14	.94	.41	.07	.53	.66	.14	.09	1.11
15— 19	1.13	.70	.15	.72	.74	.14	.08	1.10
20— 24	1.36	.64	.28	.68	.61	.17	.17	1.35
25— 29	1.65	1.10	.45	.91	.69	.21	.14	1.20
30— 34	2.21	.65	.59	.84	.67	.22	.26	1.66
35— 39	2.06	.76	.50	.81	.72	.29	.31	1.73
40— 49	3.19	1.17	.89	1.02	.82	.29	.46	2.23
50— 59	4.03	1.60	1.33	1.04	.68	.38	.52	2.90
60— 69	2.38	.81	.91	1.26	.47	.28	.28	2.22
70— 79	3.73	1.09	1.25	1.04	.72	.28	.65	2.70
80— 89	2.88	1.17	1.09	1.00	.59	.30	.56	2.29
90— 99	4.36	2.17	1.83	.76	.88	.35	.86	2.80
100—124	3.50	2.30	1.16	1.13	.81	.32	.67	2.64
125—149	3.86	2.44	1.65	.85	.88	.48	.90	3.00
150—174	4.76	1.31	1.29	.78	.93	.32	.86	2.19
175—199	4.04	1.56	1.33	.71	.90	.44	1.23	2.84
200—299	3.81	2.42	1.10	.80	.59	.20	1.08	2.41
300—	8.01	3.79	3.66	.76	1.10	.59	1.45	4.40

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TABLE 24

Average Quantities of Meat and Condiments—Catties Per Cost Consumption Unit Per Year

Monthly Income	Pork	Beef	Mutton	Lard	Sweet-Oil	Chiang Yu	Huang Chiang	Salt	Vinegar
Price per Catty....	$.305	$.22	$.303	$.380	$.15	$.082	$.066	$.079	$.03
$ 5— 9..........	1	..	1	1	3	1	7	6	2
10— 14..........	2	..	3	1	2	1	8	8	5
15— 19..........	3	1	3	2	3	2	11	9	5
20— 24..........	4	1	4	2	4	3	10	8	6
25— 29..........	6	1	6	3	5	5	14	9	7
30— 34..........	9	1	6	2	6	7	13	8	7
35— 39..........	8	2	7	2	6	6	12	9	10
40— 49..........	15	2	12	3	9	11	16	11	10
50— 59..........	22	3	15	4	11	16	13	9	13
60— 69..........	18	..	16	2	7	11	19	6	9
70— 79..........	22	6	13	3	11	15	16	9	9
80— 89..........	24	2	14	3	8	13	15	7	10
90— 99..........	23	7	15	6	12	22	12	11	12
100—124..........	21	11	15	6	10	14	17	10	11
125—149..........	34	8	15	6	11	20	13	11	16
150—174..........	23	7	12	3	14	16	12	12	11
175—199..........	33	14	13	4	11	16	11	11	15
200—299..........	39	4	10	6	11	13	12	7	7
300—	48	16	16	10	23	45	12	14	20

7. Gamble S-5 (1926-1927) 1933 AF12 North China AF12
571*

TABLE 25

Average Expenditure for Principal Meat Items: Amount Per Cost Consumption Unit Per Year

Monthly Income	Pork	Mutton	Beef	Chicken	Fish	Eggs	Beans	Bean Curd	Bean Cake & Noodles	Nuts	Milk
No. Using....	275	279	191	116	277	213	275	278	268	272	49
$ 5— 9......	$ .23	$.22	[1]	..	$.09	..	$.11	$.18	$.02	$.02	..
10— 14......	.59	.80	$.08	[1]	.13	$.03	.31	.23	.05	.16	..
15— 19......	.82	.88	.17	$.02	.10	.03	.17	.49	.06	.13	..
20— 24......	1.25	1.17	.17	[1]	.17	.10	.19	.48	.10	.18	$.11
25— 29......	1.88	1.98	.26	[1]	.13	.09	.13	.45	.19	.18	[1]
30— 34......	2.69	1.90	.20	.13	.36	.40	.27	.19	.33	.31	.17
35— 39......	2.30	2.08	.42	.09	.64	.73	.36	.60	.29	.23	..
40— 49......	4.54	3.71	.43	.36	1.05	.81	.20	.67	.46	.44	[1]
50— 59......	6.59	4.53	.59	.29	.99	1.13	.24	.66	.54	.34	.37
60— 69......	5.54	4.89	.06	.31	1.10	1.04	.08	.69	.58	.44	.17
70— 79......	6.53	3.81	1.23	.43	1.32	1.17	.30	.85	.69	.63	..
80— 89......	7.40	4.12	.46	.63	1.06	1.73	.22	.79	.67	.51	.97
90— 99......	7.07	4.66	1.56	1.97	1.81	2.09	.25	.74	.58	.73	1.26
100—124......	6.36	4.54	2.49	1.16	1.92	2.14	.43	.55	.85	.65	.18
125—149......	10.27	4.68	1.79	1.18	1.88	2.26	.53	.64	.53	.54	2.32
150—174......	6.80	3.63	1.59	1.36	1.50	2.65	.35	.60	.72	.46	.91
175—199......	10.18	4.04	3.08	1.75	2.49	3.55	.66	.69	.76	1.21	4.42
200—299......	6.93	2.95	.87	1.01	2.09	2.56	.36	.58	.38	.73	3.72
300—	14.59	4.82	3.61	4.69	3.94	4.33	1.77	1.41	1.40	1.31	2.13

[1] Less than 1 cent.

TABLE 26

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Average Expenditure for Vegetables by 73 Families—Amount Per Family Per Year

Vegetable	Number Using	Average Amount
Cabbage	73	$2.40
Salt Vegetables[1]	73	1.85
Onions	73	.58
Leeks	73	.52
Beans[1]	73	.47
Bean Sprouts	68	.16
Turnips	73	.41
Garlic	73	.27
Cucumbers	72	.27
Sweet Potatoes	71	.82
Egg Plant	71	.39
Celery	66	.10
Gourds	65	.33
Spinach	62	.22
Green Peppers	60	.06
Squash	42	.09
Pumpkin	36	.08
Peas	24	.02
Total		$9.04
Average per C. C. U.		$3.00

[1] Several varieties.

TABLE 27

Average Amounts Spent for Clothing by Families in Different Income Groups

Monthly Income	Amount per Family per Month	Amount per Person per Year	Per Cent of Budget
$ 5— 9	$ .19	$ .77	2.2
10— 14	.67	2.37	5.3
15— 19	.74	2.19	4.1
20— 24	1.15	2.95	5.4
25— 29	1.61	4.49	5.9
30— 34	2.41	6.88	7.3
35— 39	2.43	5.75	6.5
40— 49	3.38	10.30	7.6
50— 59	4.85	15.86	9.1
60— 69	3.08	6.65	4.8
70— 79	6.52	19.55	8.9
80— 89	6.14	12.27	7.3
90— 99	9.04	20.77	9.5
100—124	11.70	27.58	10.2
125—149	14.73	23.57	10.8
150—174	18.60	34.34	11.6
175—199	21.67	48.75	11.7
200—299	19.57	27.22	8.4
300—	40.22	59.10	11.1

TABLE 28

Housing and Rent

Monthly Income	Chien per Family	Persons per Chien	Rent per Chien per Month	Total Rent per Month	Per Cent of Budget
$ 5— 9	1.3	2.3	$ .78	$1.04	12.4
10— 14	1.1	3.2	1.07	1.15	8.8
15— 19	1.2	3.4	1.44	1.73	9.7
20— 24	1.3	3.7	1.56	1.98	9.0
25— 29	1.5	2.8	1.67	2.54	9.5
30— 34	1.8	2.3	1.48	2.66	8.3
35— 39	2.3	2.3	1.80	4.06	10.9
40— 49	2.6	1.5	2.13	5.46	12.5
50— 59	2.8	1.3	2.40	6.70	12.6
60— 69	4.3	1.3	2.11	9.12	14.3
70— 79	4.1	1.0	2.02	8.30	11.3
80— 89	4.8	1.3	2.28	10.84	12.8
90— 99	5.4	1.0	2.02	10.97	11.4
100—124	5.5	0.9	2.13	11.61	10.2
125—149	6.3	1.3	2.62	15.69	11.5
150—174	10.0	0.7	3.10	30.97	19.4
175—199	7.0	0.8	3.36	23.54	12.8
200—299	10.4	0.8	3.02	31.28	13.1
300—	7.3	1.1	4.47	32.79	9.4

TABLE 29

Rent Per Room Per Month

Amount of Rent	Families	Per Cent
Under $0.50	6	10.2
$0.50—$0.99	23	
1.00— 1.49	44	40.5
1.50— 1.99	71	
2.00— 2.49	82	39.8
2.50— 2.99	30	
3.00— 3.49	20	8.1
3.50— 3.99	3	
4.00— 4.99	..	1.4
5.00— 5.99	2	
6.00— 6.99	1	
7.00— 7.99	1	

7: Gamble S-5 (1926-1927) 1933 AF12 North China AF12 -

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TABLE 30

Average Annual Expenditure for Heat, Light and Water

Monthly Income	Amount per Family	Amount per Chien	Amount per Person	Per Cent of Budget
$ 5— 9	$ 16.35	$12.60	$5.50	16.1
10— 14	17.15	15.60	5.05	11.0
15— 19	26.56	22.10	6.25	12.3
20— 24	29.70	22.80	6.30	11.4
25— 29	32.60	21.80	7.55	10.1
30— 34	38.37	21.40	9.10	10.0
35— 39	41.00	17.80	8.05	9.2
40— 49	40.50	15.60	10.40	7.7
50— 59	49.10	17.50	13.25	7.6
60— 69	58.92	13.70	10.50	7.7
70— 79	62.40	15.20	19.55	7.1
80— 89	74.53	15.25	12.40	7.3
90— 99	90.29	16.70	17.80	7.9
100—124	92.42	16.80	18.15	6.8
125—149	119.18	18.90	15.90	7.3
150—174	158.32	15.80	24.40	8.2
175—199	91.54	13.10	17.30	4.1
200—299	150.68	14.50	17.50	5.3
300—	204.00	27.80	24.85	4.5

TABLE 31

Average Annual Expenditure for Heat, Light and Water Items

Monthly Income	Coalballs	Coal	Charcoal	Wood	Kerosene	Electricity	Candles	Matches	Water
No. reporting.....	277	220	264	252	263	48	128	274	251
$ 5— 9..........	$9.98	$1.24	$1.58	$ .72	$2.04	...	...	$ .12	$ .82
10— 14..........	10.39	1.09	1.36	.70	2.58	...	$ .01	.13	.92
15— 19..........	15.94	.51	2.52	.89	4.02	...	.02	.19	2.34
20— 24..........	17.11	1.52	2.54	1.22	4.90	$ .01	.03	.18	2.46
25— 29..........	18.87	1.62	2.70	1.62	6.44	...	.04	.28	2.60
30— 34..........	22.16	2.02	2.39	2.71	5.65	.18	.07	.26	3.19
35— 39..........	23.93	2.27	2.13	2.61	7.33	...	.25	.34	2.60
40— 49..........	21.43	2.34	2.56	3.06	4.87	1.87	.07	.21	4.19
50— 59..........	27.73	2.69	2.36	3.10	7.68	1.27	.17	.31	4.50
60— 69..........	28.83	3.29	3.80	3.56	6.94	5.75	.07	.40	6.07
70— 79..........	26.98	6.14	2.85	3.17	6.85	10.78	.14	.26	5.94
80— 89..........	36.05	7.31	3.43	3.69	7.69	9.99	.29	.43	5.39
90— 99..........	44.35	10.29	3.17	6.01	15.68	3.20	.40	.41	7.87
100—124..........	42.66	13.55	3.67	6.38	10.14	5.42	.60	.35	6.28
125—149..........	52.97	22.78	2.23	5.59	10.42	6.97	.42	.43	13.32
160—174..........	61.60	31.57	1.49	9.71	8.48	25.82	.42	.22	13.09
175—199..........	32.34	37.26	.77	2.82	5.43	...	.05	.14	7.30
200—299..........	56.98	32.83	4.85	7.93	11.72	22.06	.71	.69	13.60
300—	65.98	57.45	10.03	4.16	7.49	52.35	.41	.57	15.84

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TABLE 32

Average Quantities of Different Fuels Purchased—Catties Per Family Per Year

Monthly Income	Coalballs	Coal	Wood	Charcoal	Kerosene
Price	$6.90 [1]	$8.70 [1]	$1.30 [2]	$3.23 [2]	$10.90 [2]
$ 5— 9	1450	145	55	49	19 [3]
10— 14	1500	125	54	42	24
15— 19	2310	60	68	78	37
20— 24	2480	175	94	79	45
25— 29	2730	185	125	84	59
30— 34	3210	230	208	74	52
35— 39	3460	260	201	66	67
40— 49	3100	270	235	79	45
50— 59	4030	310	238	73	70
60— 69	6250	380	274	118	64
70— 79	3900	710	244	88	63
80— 89	5210	840	284	106	94
90— 99	6420	1170	462	98	144
100—124	6160	1660	491	114	93
125—149	7650	2620	430	70	95
150—174	8940	3620	747	46	78
175—199	4680	4280	217	24	50
200—299	8250	3770	610	150	108
300—	9550	6600	320	310	69

[1] For 1,000 catties.
[2] For 100 catties.
[3] 5.1 catties kerosene = 1 gallon.

TABLE 33

Variation in Monthly Consumption of Coalballs, Kerosene, Water, Expressed as Per Cent of Average Monthly Consumption

[Figures are average of averages for the $10, the $15, and the $20 Income Groups]

	Coalballs	Kerosene	Water
December	114	131	100
January	132	122	95
February	106	105	92
March	112	105	90
April	93	91	95
May	91	80	102
June	89	72	99
July	82	70	105
August	83	81	108
September	90	90	103
October	101	131	103
November	107	122	108

TABLE 34

Average Annual Expenditure for Miscellaneous Items

Monthly Income	Education	Communications	Health	House Equipment	Service	Entertainment	Contributions	Religion	Incidentals	Invest. & Surplus	Total
No. Reporting	202	229	283	273	244	280	139	257	279	200	
$ 5— 9.....	$ .01	$ .01	$1.15	$ .23	...	$1.08	...	$ .04	$ .74	$6.38	$9.64
10— 14.....	.14	.25	1.83	.82	$ .24	3.59	$1.37	.43	1.09	9.48	19.24
15— 19.....	.29	.56	2.58	.84	.24	4.83	2.52	.62	4.36	15.38	32.22
20— 24.....	1.11	1.63	5.15	1.44	.44	7.75	3.12	.97	5.35	23.39	50.35
25— 29.....	.80	3.65	4.40	2.07	1.12	12.10	3.13	1.47	7.50	41.86	78.10
30— 34.....	1.10	7.43	8.38	5.55	1.73	15.40	4.21	1.92	6.92	53.16	105.80
35— 39.....	5.42	4.67	7.25	5.87	5.48	20.71	2.90	2.75	13.09	63.75	131.89
40— 49.....	11.60	7.70	10.31	10.64	3.49	26.38	14.17	2.03	10.78	64.25	161.35
50— 59.....	6.27	9.26	10.04	8.26	4.96	51.73	9.23	1.51	17.96	97.25	216.47
60— 69.....	2.07	11.21	8.55	9.39	1.78	34.40	23.41	6.60	22.45	155.77	275.63
70— 79.....	17.85	15.34	14.82	8.97	1.55	59.78	36.50	3.99	40.19	128.34	327.33
80— 89.....	18.08	12.24	18.29	16.08	3.48	58.62	1.37	5.81	28.88	205.31	368.16
90— 99.....	20.15	24.86	25.62	9.65	27.77	116.31	14.68	6.22	18.89	177.96	442.11
100—124.....	46.29	71.04	35.95	39.72	17.23	152.87	13.58	2.92	70.02	11.44	561.06
125—149.....	164.63	63.66	56.03	51.88	28.65	80.85	8.52	2.08	73.88	146.78	676.96
150—174.....	73.04	42.47	31.74	70.55	36.12	212.05	7.23	2.23	37.49	147.88	660.80
175—199.....	207.34	57.01	38.27	60.84	40.51	211.26	7.70	1.71	147.36	324.01	1096.01
200—299.....	125.92	84.93	46.55	42.50	66.46	272.86	16.77	6.55	94.48	737.76	1494.78
300—	157.85	168.56	95.81	150.84	145.07	578.98	34.84	3.89	107.59	1134.66	2578.09

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TABLE 35

Percentage of Total Budget Spent for Different Miscellaneous Items

Monthly Income	Education	Communications	Health	House Equipment	Service	Entertainment	Contributions	Religion	Incidentals	Invest. & Surplus	Total
$ 5— 9	...	...	1.1	0.2	...	1.1	...	...	0.7	5.3	8.4
10— 14	0.1	0.2	1.2	0.5	0.2	2.3	0.8	0.3	0.6	6.1	12.3
15— 19	0.1	0.3	1.1	0.4	0.1	2.4	1.0	0.3	2.0	7.8	15.5
20— 24	0.4	0.6	2.0	0.6	0.2	3.0	1.2	0.4	2.2	8.6	19.2
25— 29	0.2	1.2	1.3	0.6	0.3	3.8	1.0	0.4	2.3	13.0	24.1
30— 34	0.3	1.9	2.2	1.4	0.5	4.0	1.0	0.5	1.7	13.6	27.1
35— 39	1.2	1.1	1.6	1.3	1.2	4.5	0.6	0.6	2.8	14.1	29.0
40— 49	2.0	1.4	1.9	2.0	0.7	5.0	2.4	0.4	2.4	12.4	30.6
50— 59	1.0	1.4	1.5	1.3	0.6	7.9	1.5	0.2	2.8	15.3	33.5
60— 69	0.3	1.5	1.1	1.2	0.2	4.5	3.1	0.9	2.9	20.5	36.2
70— 79	2.0	1.7	1.7	1.0	0.2	6.9	4.1	0.4	4.4	14.7	37.1
80— 89	1.8	1.2	1.8	1.6	0.3	5.8	0.2	0.6	2.8	20.4	36.5
90— 99	1.7	2.1	2.3	0.8	2.4	10.1	1.3	0.5	1.7	15.4	38.3
100—124	3.4	5.0	2.6	2.9	1.2	10.8	1.0	0.2	5.1	8.3	40.5
125—149	10.3	3.9	3.4	3.1	1.8	4.8	0.5	0.1	4.5	8.6	41.0
150—174	3.7	2.2	1.7	3.7	1.8	11.0	0.3	0.1	2.0	7.6	34.1
175—199	9.5	2.6	1.7	2.6	1.8	9.7	0.3	0.1	6.7	13.9	48.9
200—299	4.4	2.9	1.7	1.4	2.3	9.6	0.6	0.2	3.2	25.6	51.9
300—	3.8	3.6	1.9	3.4	2.8	12.4	0.8	0.1	2.6	24.0	55.4

TABLE 36

Expenditure for Specific Service and Entertainment Items—Average Per Year for Families Reporting

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Monthly Income	Toilet	Street Light	Ash Cart	Tobacco	Wine
No. reporting	173	181	224	217	215
$ 5— 9	...	...	$ .01	$ .41	$ .31
10— 14	$ .16	$ .04	.07	1.29	1.16
15— 19	.22	.08	.12	3.22	1.50
20— 24	.42	.11	.15	2.64	1.60
25— 29	.29	.12	.13	4.30	2.42
30— 34	.54	.13	.30	3.55	1.75
35— 39	.43	.15	.23	5.27	3.83
40— 49	.49	.16	.31	2.80	2.73
50— 59	.77	.41	.45	15.10	3.10
60— 69	.89	.30	.61	7.80	3.77
70— 79	.76	.30	.45	5.80	4.08
80— 89	.66	.44	1.71	7.65	7.60
90— 99	.99	.74	1.12	9.55	5.15
100—124	.51	.15	.69	6.40	3.30
125—149	1.08	.16	.76	19.55	1.60
150—174	.73	2.22	1.36	19.20	5.03
175—199	.14	.13	2.78	9.45	5.83
200—299	2.57	2.03	2.32	30.00	7.95
300—	2.68	1.60	2.60	26.70	11.15

TABLE 37

Average Annual Expenditure for Items Used in Connection with Religious Observances

Monthly Income	Incense	Paper Money	Paper Gods	Candles	Fruit	Cakes
No. reporting	206	137	123	26	137	63
$ 5— 9	$ .03	$ .02	...	...	...	...
10— 14	.24	.06	$ .03	...	$ .05	$ .01
15— 19	.22	.13	.04	...	.16	.01
20— 24	.43	.13	.06	$ .01	.17	.01
25— 29	.48	.22	.09	.01	.59	.04
30— 34	.30	.25	.05	.01	.51	.15
35— 39	.61	.35	.21	.03	.90	.03
40— 49	.37	.30	.09	.19	.96	.13
50— 59	.39	.21	.08	.02	.46	.25
60— 69	2.04	.95	.27	.02	2.19	.05
70— 79	.58	1.63	.09	.12	.84	.49
80— 89	.73	.41	.18	.01	2.04	.43
90— 99	.54	.73	.25	.03	2.37	.31
100—124	.37	.32	.05	.01	.81	.57
125—149	.04	.26	.01	...	1.19	.10
150—174	.49	.27	...	...	.34	.92
175—199	...	...	...	...	...	1.71
200—299	1.53	.77	.03	.15	1.16	1.14
300—	.58	.35	...	.02	1.27	.84

APPENDIX III

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[For detailed information on the food budgets of 283 Peiping families in 1926-1927, see pp. 44-108, category 116.]